WHICH?

FULL OF GOOD SUGGESTIONS

JULY 2001

Rucksacks

BEST BUY BAGS FOR DAY TRIPS

Building societies

WHY MUTUALS ARE IN YOUR BEST INTEREST

Functional foods

TOO GOOD TO BE TRUE?

HOW CHILD SEAT SAFETY IS BEING LEFT BEHIND

Safety alert

www.which.net

Child seats: our safety wake-up call to car and car seat manufacturers

Every parent wants to put their child's safety before their own. But the results of our crash tests on child car seats show that, while adults are increasingly well protected in a crash, children's safety is being left behind.

In the severe crash conditions we simulated, the crash test dummies in some seats were thrown so far forward that they would have sustained a serious head injury. Pressure from the seat harnesses would also have caused chest injuries in many cases. The results for three seats were so poor that we recommend you don't buy them. In one of these – Mothercare's Daytona seat – the impact on the child dummy's head was so great that it could have caused brain damage or death. This result was so bad that the seat received an unprecedented total test score of 0.

Our groundbreaking tests, carried out with consumer organisations across Europe, were more demanding than the current European standard for child seats – but they were more realistic, too. In our tests, the seats are strapped into a real car, for example, rather than on to a sledge. And we used a side impact test that isn't demanded by the standard.

We want our test results to come as a wake-up call to the car industry and seat makers. It's clear that, together, they need to take urgent steps to find a better, safer solution for children in cars.

Helen Parker

Helen Parker, Editor

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www.which.net

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Assistant Editors Janet Carberry, Kirsten Edwards, Duncan Larder, Shauna Massey **Principal News Journalist** Liz Edwards
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Follow Pete Tynan on his tour of restaurant kitchens – p8

Amanda Bristow serves up some truths about functional foods – p34

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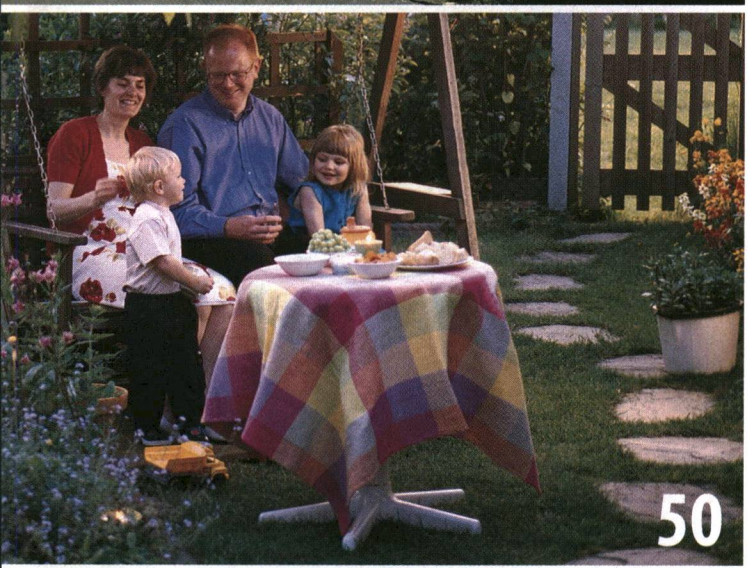
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JULY 2001

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insidestory

Consumer stories that make a difference

Deposit scheme left customers to sink

A trade body running a deposit protection scheme washed its hands of customers who lost their money when a kitchen and bathroom firm went bust.

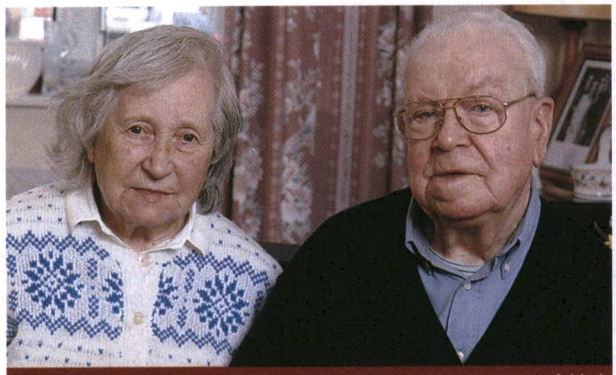
More than 70 people had paid 50 per cent of their order to County Kitchens – a Surrey-based chain selling fitted kitchens and bathrooms – when it went into receivership in April. Some customers got back the deposit from their credit card company, through the Consumer Credit Act's protection. But about 25 who'd paid by cheque or debit card were left high and dry.

County's trade body, the Kitchen Specialists Association (KSA), runs a deposit guarantee scheme. But it has refused to pay up. It says County breached the rules, which limit a deposit to 25 per cent, by taking 50 per cent. Because of this, it refused to pay anything. This is despite the fact that County had covered the other 25 per cent with a separate scheme (which is only triggered if the KSA pays 25 per cent). The KSA knew for at least a year that County was taking 50 per cent – yet renewed its membership.

Pensioner Archie Stark, 82, from Basingstoke, and his wife Catherine, 81, paid £2,550 – half the cost of a new bathroom they'd ordered because arthritis hindered them using the bath.

Archie said: 'We tried to claim back the money from the bank, but couldn't as it wasn't a credit card. I was absolutely gutted. I think it's unfair that the KSA won't pay up.'

The company which took over County's bathroom business, JMI Bathrooms, is trying to help the stranded customers, including Archie, although it has no duty to do so. Showcom, which bought the kitchen side, is doing the same – but both are struggling to do the jobs for half the price.



Catherine and Archie Stark lost their deposit when a kitchen company folded

The KSA told JMI that all claims for deposits 'will be routed via the receivers' and to stop referring County's customers to the KSA. When we contacted the KSA, it said that, though it was not obliged to help, it would consider each case individually, on receipt of paperwork – see 'Contacts and links', p57.

● HomeForm Group, owner of Moben and Kitchens Direct, has agreed to pay part of a contract's value into Qualitas, a dispute resolution service supported by the Office of Fair Trading, until a complaint is resolved.

THEY GROW UP FAST ON HOLIDAY

Four-year-old Nicola Reynolds is an adult, according to tour operator Skytours.

And the Thomson-owned company isn't alone in its delusion. Several other major tour operators have the same absurd pricing policy which dictates that, for many package holidays, the third child in a family pays the full adult price.

Since Nicola isn't earning an adult wage, it adds up to a lot of pocket money. Skytours charged £477 for her week's trip to an apartment in Minorca next month – the same price as her parents, Marc and Tracy, paid. It's £260 more than the cost for Nicola's sister Laura, aged five. Her brother, Joseph, seven, has a free child place.

Trading Standards Institute holiday expert Bruce Treloar dubbed the pricing tactics 'sharp practice'. He said: 'This penalises families with three children. We need to know how clear these prices are made by the holiday companies, or whether it's just another addition to the smoke-and-mirror confusion that surrounds holiday costs.'

In the Skytours brochure, the apartments that the family booked were shown with a cost table promoting 'One free child place...' and detailing the second child's cost. Only at the back of the brochure did the Reynolds later spot the sentence 'Any other children...pay the adult price...'. *Which?* is passing the brochure to Skytours' local trading standards department to consider whether it is misleading over costs.

Marc, from Surrey, contacted us after he realised friends with two children who booked the apartment next door – exactly the same size – were charged £427 less by Skytours.

Skytours told *Which?* that costs were clearly laid out in the brochure and, overall, its child reductions were 'excellent'. The third child cost was 'down to the commercial market'.

First Choice said the adult price for a third child reflected the cost incurred; first and second children got discounts to encourage family bookings. JMC said that families with three children benefited from discounts for the other two. Airtours said that when it incurred additional charges, these were passed on to the customer but that it offered cheaper rates for the third child in certain properties.

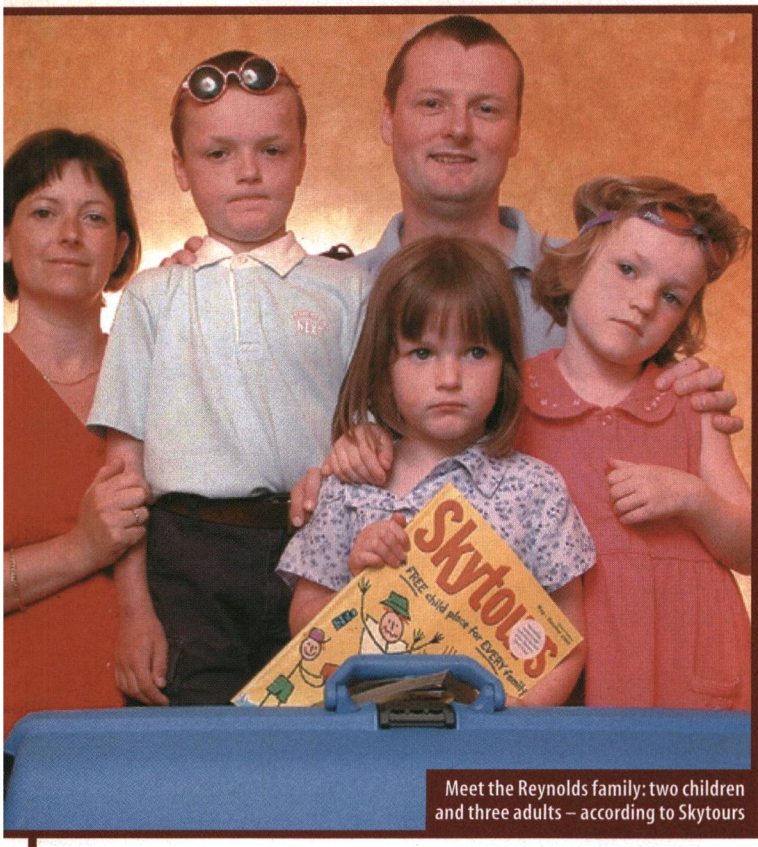
Complaints online

A new trading standards website looks set to make complaining about local goods and services quicker, easier and more efficient.

Most trading standards offices (TSO) are open only during office hours. But soon you'll be able to register your complaint at any hour of the day or night at www.consumercomplaints.org.uk using the online form. It will be routed to the correct TSO and you'll get a reply by e-mail, phone or letter. The site was piloted by 11 Midlands TSOs with the help of the Trading Standards Institute. It is expanding daily as more and more of the 204 UK TSOs sign up.

The website also has links to a good range of useful consumer ones, such as the Advertising Standards Authority and advice agencies.

PHOTOGRAPHY JOHN TRENHOLM, ROBIN BECKHAM, GRANADA TV



Meet the Reynolds family: two children and three adults – according to Skytours

Graham's loan was countdown to misery

Graham Newbery is counting the cost of listening to Carol Vorderman's endorsement of loan company Firstplus.

To Graham – and to us – the sums just don't seem to add up. Having repaid about £7,500 of a £35,000 loan secured on his house, Graham decided to settle early – 21 months into a 25-year term. He then got a bill for £37,000 – £2,000 more than the original loan. The fees and interest totalled more than £9,500.

Firstplus's credit agreement is far from clear that repaying a loan early would incur such charges. Its terms and conditions shroud the issue with gobbledegook. We've asked the Office of Fair Trading to investigate.

Graham told us that he was drawn to Firstplus (part of the Woolwich) when he saw Carol promoting it in TV adverts.

Carol's agent, John Miles, told us that Firstplus was an 'honest, straightforward and fair-dealing company' and that she was satisfied that Graham would have received a booklet explaining the charges before he signed the agreement. However, Graham says he never saw this booklet. Anyway, Firstplus admitted that Graham couldn't have made the calculations based on details in it.

In reaching its figures, Firstplus used an archaic formula called Rule of 78, from the Consumer Credit Act. It governs loans of less than £25,000, but Firstplus applies it to larger loans – such as Graham's. The rule allows a company to recoup the costs, which would normally have been recovered over its lifetime, of a loan which is repaid early.

Firstplus said it had acted fairly and believed that Graham couldn't have found a cheaper deal – if you need a large loan, it's always worth checking the option of increasing your existing mortgage – you're likely to get a better deal. Firstplus accepted that Rule of 78 was 'complex' and said that it would be pleased if it were replaced.

Sum deal: Carol Vorderman advertises loan company Firstplus

Insurance uncovered

When Val Cuthbertson learnt in 1996 that she had multiple sclerosis (MS), one small comfort was that, two years before, she had taken out insurance policies that would pay a £50,000 lump sum if she contracted a serious illness and pay her an income if she was unable to work.

However, Val was shocked when the insurer, Friends Provident, refused to pay out because of 'non-disclosure'. The term – well known to the insurance industry but not to its customers – means that a company can refuse your claim if it believes you didn't disclose all relevant information when you applied for cover.

When she claimed, Friends Provident asked to see Val's medical records. These showed some visits she had made to her GP which she hadn't put on the application form. Two incidents, of blurred vision and pain in one eye, were diagnosed as eye strain. Another two related to tingling in her right thigh and backache – for which no diagnosis had been made.

As Val told us, these incidents were temporary and didn't warrant any treatment or time off work. Her doctor clearly didn't feel they were significant and consequently neither did Val. MS was not diagnosed until two years after the last incident. However, Friends Provident advised Val that had she disclosed these problems, their underwriter would have recognised the early symptoms of MS and would not have offered cover.

The policies were sold by a Friends Provident adviser who helped Val complete the application forms. Val told us that at no time did he mention the importance of disclosing all medical incidents – even seemingly trivial ones. In fact, he dismissed as unimportant a case of glandular fever she'd had in 1985.

When Friends Provident refused to pay out and returned her premiums Val went to the ombudsman, but her claim was rejected. The non-disclosure rule means the customer alone must bear the responsibility of deciding what is or isn't a relevant fact. Val's paying the price of misjudging this.

Although it won't help Val, she wanted us to publish her case so that others will benefit from her experience. We think Val's case shows how the odds are stacked against you when buying insurance products.

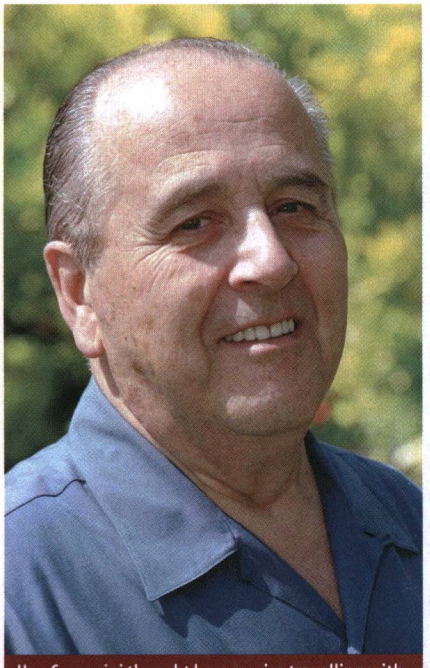
FRIENDS PROVIDENT

campaign update

● Director of Consumers' Association for the past six years, Sheila McKechnie has been made a Dame. She says the honour is in recognition of the 'amazing work' of CA and its championing of consumers through *Which?*. She said: 'Without us the consumer voice would be weak and unco-ordinated and this award recognises the importance of our role in ensuring government, regulators and companies give consumers the priority they deserve'.

● A Chinese herbal remedy shop which sold an undercover *Which?* researcher eczema creams laced with steroids has been suspended from membership of the Chinese Medicine Association of Suppliers, pending its investigation. The trade body acted after we exposed Beijing Tong Ren Tang, in London, in 'Steroids in herbal medicines', May 2001, p13.

Sick travellers face red tape battle



Ugo Carpanini thought he was wise travelling with an E111, but it was of little help when he needed it

It ought to be a dependable travelling companion. But the E111 – your ticket to free or reduced-cost state healthcare in Europe – is suffering from misunderstanding, ignorance and bureaucracy

While it's no substitute for travel insurance – it doesn't cover repatriation, for example – the E111 has several benefits. It's useful if you're getting minor treatment that costs less than the excess (typically £35 to £50) on your insurance. If you need more costly treatment, many insurers will waive the excess if you've used your E111. In a few countries, just showing your E111 means you don't have to pay anything – saving you the bother of trying to claim it back from an insurer. But *Which?* readers have come up against red tape in many guises when trying to use the system.

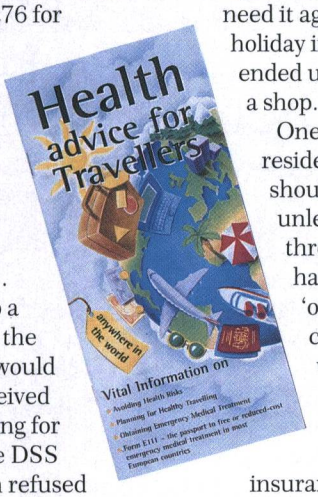
Ugo Carpanini, aged 70, and his wife, Aldina, were travelling from their home in Cardiff to Italy last summer. After a day's driving through France, the couple reached a hotel at Colmar, in the east. Ugo, who takes medication for stress, suddenly felt faint and started shaking. The hotel receptionist phoned a doctor and described the symptoms. The doctor summoned an ambulance, as a precaution.

After tests, the local hospital diagnosed stress and exhaustion and prescribed tablets. Ugo returned to the hotel where he spent several days recovering before the couple's son, Enrico, arrived to drive them home.

Ugo couldn't claim on his travel insurance, since his stress was excluded as a 'pre-existing condition'. Aldina had shown their E111 to the ambulance crew and hospital staff, but said neither seemed interested. Ugo had paid about £6 for the tablets, £52 for the ambulance and £76 for the hospital, making a total of £134 – not to mention the extra hotel and travel costs.

Ugo eventually got £52 back from the French authorities, via the British Department of Social Security (DSS). The E111 entitles you to a refund in line with what the citizens of that country would get; this is what Ugo received – except there was nothing for the ambulance cost. The DSS told Ugo that the French refused this since he didn't have written authority from the doctor that an ambulance was necessary – it made no difference that Ugo couldn't have had this since it was all done by phone, during a potential emergency.

Ugo's was just one of many problems we've heard from readers when we asked about using the E111. Of 14 responses, six complained about bureaucracy – the rules for getting a refund in some countries are tortuous. Two others told us that they hadn't realised the treatment they were getting was private – which isn't generally covered by the E111. Two had problems when officials demanded the original E111. Worried he might need it again before the end of his holiday in France, Sinclair Calder ended up seeking out a copier in a shop. It pays to take spares.


Health
advice for
Travellers
anywhere in the world
Vital Information on
Avoiding Health Risks
Planning for Healthy Travelling
Obtaining Emergency Medical Treatment
Form E111 – the passport to free or reduced-cost emergency medical treatment in most European countries

One E111 should last a UK resident a lifetime – there should be no need to renew it unless you change address. But three readers told us that staff had refused their E111 as 'out of date'. In two of these cases, the country involved was Germany. John Veit Wilson told us that the DSS had to fax a copy of a new E111 to the local insurance office in Germany before he could get treatment.

We're passing these cases to academic Hilary Hearnshaw who is researching the problem, and to the Department of Health (DoH); the system can't work if the relevant staff abroad misunderstand it. If you've had an E111 problem – write to the DoH, 79 Whitehall, London SW1A 2NS.

GET COVERED

We did a spot check at Waterloo's Eurostar terminal to see how many British travellers were heading abroad without an E111.

Of 20 people bound for France or Belgium, 11 hadn't got the form – four of them had never heard of it. Three had neither insurance nor an E111.

You need good travel insurance as well as an E111, which covers EU countries, plus Iceland, Lichtenstein and Norway; there are also countries with which the UK has a reciprocal agreement to provide healthcare (see 'Relax, you're covered', *Which?*, April 2001, p22).

Your travel insurance document should have a helpline number for the assistance company, which will sort out treatment locally for you if you fall ill.

The leaflet, *Health advice for travellers*, available from post offices, contains an E111 form as well as useful information about health arrangements in different countries.

PHOTOGRAPHY HILL'S WELSH PRESS, CLIVE ROWAT, AUTO EXPRESS, GETTYONE TELEGRAPH

A BLIP IN THE SECURITY SYSTEM

Saturday shopper Dave was stuck in a car park for two and a half hours when his Ford Focus wouldn't start after an afternoon's shopping. The immobiliser was on, and turning the key in the lock wouldn't turn it off as it was supposed to.

Dave called the RAC which said that it had seen problems like it before and told him to 'wait and hope'. Luckily this worked, and the incident only cost Dave his lost afternoon.

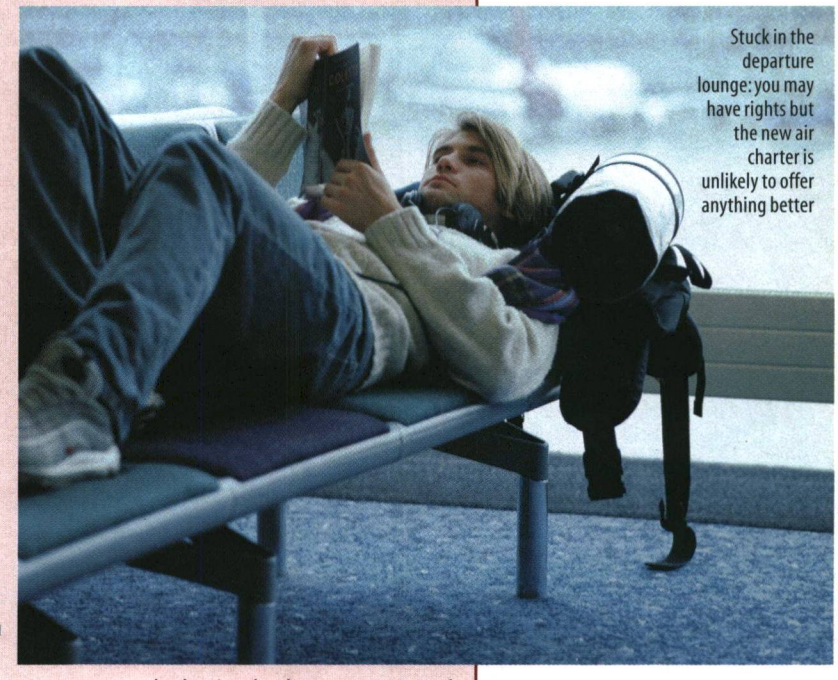
What caused this is unexplained. Ford told us it's not aware of particular problems with the Focus, and a number of things might be responsible for Dave's delay. But one thing that could be to blame is a problem that can affect an estimated nine million cars across the motor industry – external radio sources interfering with the car's radio key.

Most cars these days have 'blippers'. These usually work by transmitting a radio signal to a receiver in the car (in Dave's car the immobiliser receives a code transmitted from the key when the ignition is turned). Unfortunately, in some cars the receivers can also pick up legitimate broadcasts on surrounding frequencies. Some amateur radio sets, mobile phone masts, and even hospital and police radios all use bands close enough to cause interference.

If a receiver picks up a strong radio signal the key's signal can get blocked – so you can't either lock or unlock your car. This is not just inconvenient but in some circumstances is a security risk.

So if this happens to you what can you do? The best advice is to familiarise yourself with your car's manual override system – this should be clearly explained in the car handbook. However, if it happens regularly, you may be able to get an upgraded key system fitted. Try asking the car dealer to fit this free of charge on the grounds that it could be argued that the original system isn't fit for its purpose.

Air rights charter next to useless



Stuck in the departure lounge: you may have rights but the new air charter is unlikely to offer anything better

At long last: a charter for air passengers listing rights for wrongs. But put away the champagne – it's barely worth a pack of airline snacks. Indeed, one airline, Ryanair, has rejected it as 'meaningless nonsense'.

This month, most European airlines are to sign up to an 'Airline passenger service commitment' – covering everything from prices to delays.

It's the first time such 'rights' have been spelt out in one document. This will be a useful reference guide, but, in general, the charter, to be published next February, bestows nothing more than passengers are offered already. While it guarantees airlines' minimum level of service, it could curb those which offer more.

The section covering delays, in particular, is also couched in weasel words and caveats under which, for instance, an airline could refuse to provide food for passengers when take-off is delayed by bad weather. The plus points are that each airline will undertake to offer the 'lowest appropriate fare available' to those who inquire through its own systems (such as its booking hotline). Airlines will also let customers know that they may get different fares through a different outlet – its website, for example. And it bans airlines from refusing to take disabled people unless they can't be physically accommodated, or for safety reasons.

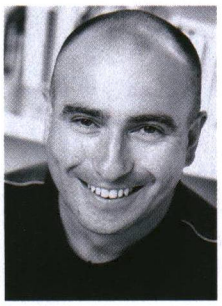
A similar charter, for airports, starts by denying they have any contractual duty to passengers to provide anything.

The Civil Aviation Authority is to monitor how airlines comply with the voluntary commitment, but no sanctions for failing to comply have been agreed yet – if there are to be any. However, legislation may follow if this charter fails to work effectively.

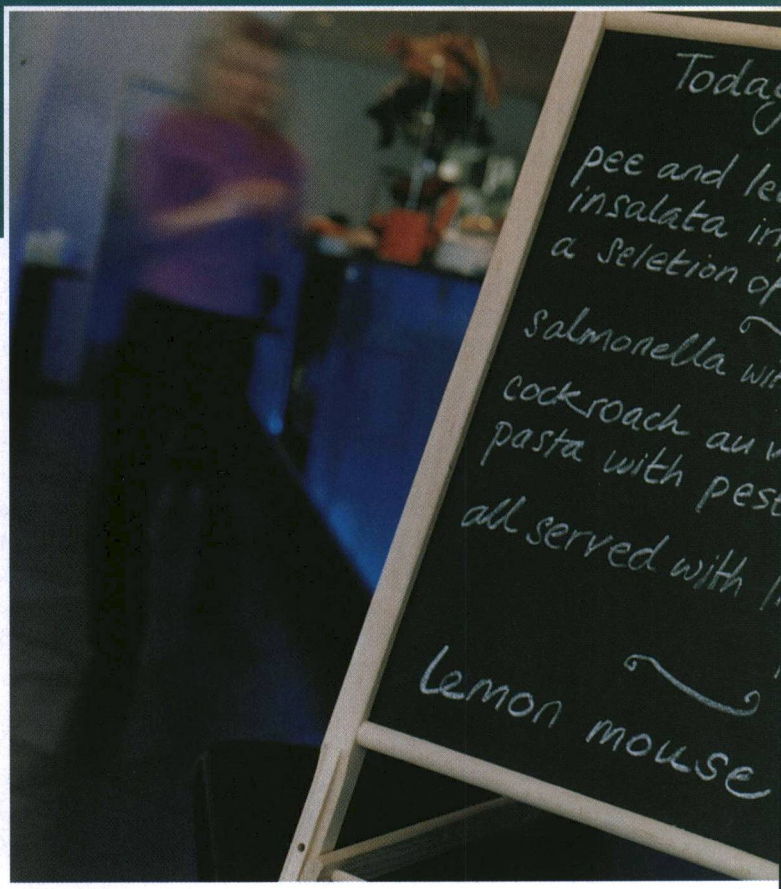
If there is something you'd like us to investigate, leave a message on the Inside Story Hotline on **0800 252088** (calls are free). We're sorry but we can't reply individually to the many calls we receive.

WHAT'S REALLY ON THE

A mouse, rat droppings, dirty fridges, and out-of-date, mouldy food were just some of the things we found when inspecting restaurant kitchens



Pete Tynan checks out what goes on behind the scenes in restaurant kitchens



Most of us enjoy eating out at restaurants and cafés or getting takeaways. But did you know that about half of all food premises fail inspections carried out by environmental health officers (EHOs)? The answer is probably no, because legally EHOs can't publicly name and shame problem premises unless they are prosecuted or, in extreme cases, closed down.

To find out what really goes on in the kitchen, we went with EHOs to inspect ten food establishments in Birmingham, Cambridge and London.

OUR INVESTIGATIONS

The visits we made were in response to complaints about the restaurants received by the council. Of the ten restaurants we visited, five failed the EHO's inspections. Legally, we can't identify the restaurants, but we've highlighted some of the worst things we found.

Mouse in the house

It's not just back-street takeaways that have poor hygiene. One of the restaurants we visited was a large Italian restaurant in Birmingham city centre. This was on an unannounced, repeat visit to make sure it had followed up on the EHO's recommendations from an earlier inspection.

Unbelievably, during the busy run-up to lunchtime, we saw a mouse scamper across the kitchen floor and disappear into a large hole in the wall. Fortunately, during a thorough search, the EHO only found a few droppings, so it didn't look like there was a mouse infestation – just one bold individual. The EHO deemed that there was no imminent risk to public health providing the restaurant staff threw out all the food in the kitchen and thoroughly cleaned and disinfected the area. He also ordered the owner to call out a pest control company immediately.

However, the mouse wasn't the only problem. There was grime and debris under work areas. A cooked lasagne had been left under a washing-up sink – putting it at risk of contamination. When the EHO checked it with a temperature probe, he concluded it must have been left standing for several hours – cooked food should only be left out of the fridge for a maximum of 90 minutes.

Staff were also storing uncovered food containers on the floor. The ceiling of the walk-in fridge was dirty, and cooked items in it were left

PHOTOGRAPHY IAIN BAGWELL, JOHN TRENHOLM

OUR VERDICT

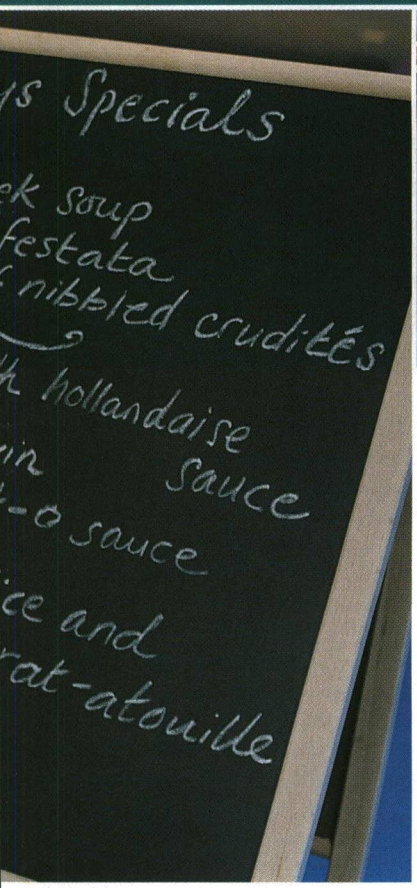
Last September, CA launched its Fit to Eat Campaign to highlight the need to improve food safety. Half of all restaurants fail inspections carried out by Environmental Health Officers (EHOs). Licensing food premises and inspecting them before they open would help ensure standards are up to scratch from the start. This, along with basic hygiene training of all staff, and a requirement to set up a formal system for dealing with hazards as a requirement of licensing, would improve hygiene standards across the industry. These steps have been introduced in butchers' shops that sell cooked and raw meat and, according to EHOs, have resulted in improved standards. The Chartered Institute of Environmental Health has backed our calls for licensing food premises.

We'd also like to see a system of hygiene ratings in place that are publicly available, so that consumers can compare the hygiene standards of different food establishments.

The Food Standards Agency estimates that four and a half million of us contract food poisoning each year. It is committed to reducing this figure by 20 per cent in the next five years. We think that adopting these measures would help it to achieve this.

FIT TO EAT
Consumers' Association
CAMPAIGN FOR SAFER FOOD

MENU?



Licensing food establishments would help improve the standards of hygiene in all restaurants

uncovered and weren't labelled with a disposal or a use-by date.

A few days later, the EHO made another unannounced inspection and found the restaurant had been transformed. The premises had been cleaned thoroughly, and work had been done to fill in any holes through which mice could get in.

Blocked toilets

Another visit to a small Birmingham restaurant revealed a different sort of problem – urine and water pouring into the kitchen. However, the owners were blameless – the problem was caused by blocked toilets in a separate restaurant upstairs. The staff downstairs could only shut down the kitchen and clean and disinfect the area. The EHO said he would write to the landlords of the upstairs restaurant and ask them to take urgent action to rectify the problem.

No qualifications

Following a complaint about water dripping on to a table from the ceiling, we visited an Italian restaurant in London's West End. We didn't find any evidence of this, but there were plenty of other problems.

The restaurant manager admitted that she didn't have any qualifications in catering, and it showed. We found dirt-encrusted containers for cooked food and salads, cooked dishes and sauces left uncovered on the floor, and there was no hot water for washing up or disinfecting clean surfaces. In a fridge, uncooked chicken pieces were piled high on an open dish stored above a salad – posing a risk of cross-contamination that could result in salmonella or campylobacter poisoning. We also found out-of-date mozzarella in a fridge and large cheeses that were stored in a cupboard. Added to this, rat droppings were spotted among boxes of vegetables – some of which were mouldy.

The EHO ordered the restaurant manager to get a plumber out immediately to fix the hot water problem and gave her 24 hours to sort out all the other hygiene problems. The following day, all the necessary improvements had been made, so the council didn't take any further action.

No training

Only three of the seven staff in a Cambridge chip shop we visited had received basic hygiene training. There was a risk of cross-contamination with raw burgers being stored above uncovered salad items and cooked chicken. Staff wore aprons and protective clothing but didn't know they shouldn't wear jewellery. Also, they didn't realise they should use waterproof plasters to cover small cuts.

The EHO advised the shop manager to make some improvements before her next visit. Holes in the back door needed filling to prevent mice or rats getting in, a separate hand basin for staff had to be installed, and the walls needed re-tiling to stop flakes of plaster falling into food.

GOOD PRACTICE

There are over 600,000 registered food premises in the UK. While most don't pose any serious health risk to their customers, many could improve their standards of hygiene by following these simple procedures.

Staff

All staff should have training in food hygiene to be able to prepare and cook food safely.

Staff should be appropriately dressed – at the very least they should wear an apron and, where necessary, kitchen hats. Long hair should always be tied back or covered.

Preparation

When preparing food, it's vital to keep raw meat separate from cooked meats, and neither should come into contact with vegetables or fruit. Ideally, there should be separate areas and equipment for each. But at the very least there should be different knives and chopping boards for raw and ready-to-eat foods. Many kitchens use a system of different coloured boards for particular food types – such as a red board for raw meat, a white one for cooked meat, and a green board for fruit and salad.

Cooking

Food needs to be adequately cooked to kill any harmful bacteria. So staff should routinely carry out temperature checks and ensure cooking times are right.

Storage

Ideally, different types of food should be stored in separate areas – for example, separate fridges for cooked and raw meat. Food should always be covered and labelled with a disposal date. Once it has been cooked, food generally shouldn't be left unrefrigerated for more than 90 minutes unless it's kept hot. Otherwise bacteria will start to grow.

Identifying hazards

Owners of food establishments have a responsibility to identify potential food hazards and put in place effective controls, but there's no legal requirement for a food establishment to keep written records of procedures for dealing with hazards. EHOs recommend they adopt a formal system ▶

similar to the one which butchers are required to use (known as Hazard Analysis and Critical Control Points). This involves clearly identifying potential hazards and recording how they plan to control them. For example, they should state how they will go about regularly checking that fridge temperatures are correct or that food is thrown out when it has passed its use-by date.

Generally, it's also good practice to keep records of things like stock delivery dates, details of pest control inspections and cleaning rotas. These help staff identify what they should be doing and when, and it makes it easier to highlight problems when things go wrong.

LACK OF REGULATION

It's easy to see why some restaurants do so badly on the hygiene front. Incredibly, you don't need any formal training or qualifications to open a restaurant or takeaway. Under food safety regulations, most food premises should be registered with their local authority before they open. However, as registration is not strictly enforced, many owners don't bother to register. What's more, there is no legal requirement for food premises to be inspected before they start serving food to ensure they have good hygiene procedures in place.

THE POWERS OF EHOS

Local council EHOs are responsible for inspecting all food establishments including cafés, restaurants, takeaways, supermarkets, shops, canteens and food manufacturers. Inspections are usually carried out once a year, but this can vary depending on the level of risk posed by the establishment. For example, a high-risk kitchen in a hospital may be visited every few months, while a low-risk garage shop might be inspected only once every few years. EHOs also investigate premises following specific complaints from members of the public.

Food establishments are covered by one main piece of legislation; the Food Safety Act (1990) and two regulations covering general food hygiene and temperature controls. The rules list the hygiene provisions for food premises and also the range of powers EHOs can exercise to deal with establishments that don't comply with the regulations. They can give owners or managers verbal or written advice about work that needs to be carried out, and give warnings of closure if their advice isn't taken. Where a restaurant has clearly broken hygiene rules, an EHO can serve an 'improvement notice'. This details the problems and describes what needs to be done to remedy them. EHOs must allow at least 14 days for the establishment to comply.

If there is an imminent risk to health – a large infestation of rats or mice in a kitchen, for example, – an EHO can immediately close down a food establishment with an 'emergency prohibition notice'. The establishment then has to remain closed until the council is satisfied that it is no longer a health risk to the public. A copy of the notice must be displayed prominently on the premises until it reopens.

If a business doesn't comply with an improvement notice, the local council can prosecute. But it's relatively rare for a council to take legal action. For example, over a six-month period, Birmingham City Council prosecuted only 24 food outlets from a total of over 7,000 in the city. More often than not, restaurant owners or managers do respond to advice and warnings from EHOs.

THE EXPERIENCE OF BUTCHERS

Following a fatal outbreak of E-coli food poisoning in Scotland traced to a butcher's shop, a government report highlighted poor standards of hygiene and handling as the culprits. New rules came in last year which mean that butchers selling raw and ready-to-eat food must now be licensed and regularly inspected by EHOs. Also, all butchers' staff must receive basic hygiene training and at least one member of staff must complete a more advanced supervisor's hygiene course. Butchers are also required to carry out analysis and keep detailed records of potential hazards and have good systems in place for ensuring they are controlled.

The EHOs we spoke to said that these changes have already made a big difference – standards of hygiene have improved across the industry as staff have become more aware of the dangers of poor hygiene.

We'd like to see licensing and compulsory basic hygiene training extended to all catering establishments.

PROSECUTIONS

Following are some examples of cases where restaurants' poor hygiene procedures have resulted in them being prosecuted.

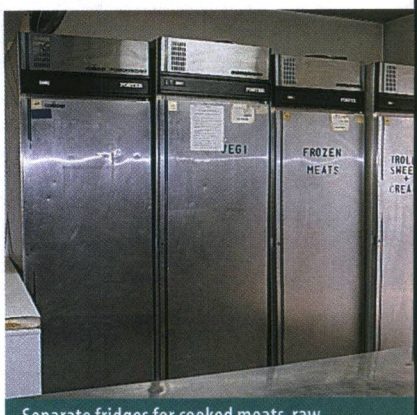
MICE INFESTATION Earlier this year, the Light of Bengal restaurant in Union Street, Oldham, was fined £3,000 plus costs after EHOs discovered it was infested with mice. Officials found mouse droppings in salad items and also dirt in a raw meat fridge and on floors and shelves.

RAT TRAP The Disperato restaurant in Albert Place, in Leith, Edinburgh was fined this year after inspectors found the leg of a rat in a trap in a food storage area, and kitchen equipment covered with rat droppings. Despite this, the owner continued to prepare food in the midst of the infestation.

FINGER LICKIN' BAD In 1999, the Kentucky Fried Chicken on the Harrow Road, west London, was fined £3,000 and £1,800 costs after staff served a customer a raw chicken burger. Eating uncooked chicken can cause serious food poisoning.

FILTHY KITCHEN Rugby Council prosecuted the Maharajah Tandoori in the town's Albert Street in 1999. It was fined £6,000 after the owner failed to make improvements following an inspection where EHOs found cracked toilets and filthy sinks, and floor tiles and fridges covered in food debris and grease. They also saw poppadoms stored in an open container under crumbling plaster, and cooked rice left in a grimy sink.

SEWAGE FLOOD In 1999, a McDonald's restaurant in Wigstone Road, Walsgrave, Coventry, was fined £9,500 because of sewage contamination. EHOs forced the owner to close the restaurant for four hours when blocked drains caused sewage to flood its basement. They found several millimetres of effluent in a food store room. The restaurant was reopened once the problem had been cleaned up.



Separate fridges for cooked meats, raw meats, and fruit and vegetables helps reduce the risk of contamination

PHOTOGRAPHY POST STUDIOS PHOTOGRAPHIC, APOLLO HOTEL, BIRMINGHAM

HYGIENE GUIDE

Don't judge a restaurant just by the quality of its food – its standard of hygiene is important, too

There may well be some catering establishments with spotless dining areas and unhygienic kitchens. However, the chances are that any restaurant with poor kitchen hygiene will leave some tell-tale signs elsewhere. Dr Jeremy Leach, an EHO in Sussex, gave us some tips on what to look for when eating out to help you get an idea of how wholesome the restaurant really is. If you spot several of these problems, it may well be a sign of bad management and sloppy hygiene standards.

Exterior

If you walk from the car park to a restaurant, you may go past the bins. If the bins are overflowing with rubbish or the area isn't tidy and clean, this could encourage rodents and other pests.

Interior

Does the place generally look clean and well managed? If you can see the cooking area, does it look clean? Do the staff regularly wash their hands? Is the kitchen equipment clean?

In a well managed restaurant, customer toilets and hand basins should be clean and have soap and drying facilities. If not, you may well wonder whether the kitchen is also unhygienic.

Staff

All staff should look fairly smart and people preparing food should wear clean protective clothing. They should all have clean hands with short fingernails and no nail varnish. Long hair should be tied back or covered.

Staff should have good standards of personal hygiene – they shouldn't touch their nose or hair and then food or, even worse, cough or sneeze over the food. They shouldn't handle cutlery, crockery or glassware by any part that comes into contact with your mouth such as the rim of a glass. And they should always use tongs or other equipment to handle food.

There should be good separation of responsibilities – for example, anyone sweeping the floor or cleaning up shouldn't then serve food without washing their hands.

Tables

It may seem obvious but, in a good restaurant, cutlery, glassware and crockery should be clean and not chipped or cracked. Tables should be cleaned between different customers and shouldn't have any food debris or be sticky. Condiments and sauce containers should also be clean and free of residue around the top. Trays should be dirt free.

Food

The most effective way to kill most bacteria in food is to cook it thoroughly. So, unless you've asked for something like a rare steak, the food should be cooked right through. Hot food should be served hot and cold food should be served cold. If it's lukewarm, it may have been standing around for a while. Similarly, food in display counters should be kept either hot or cold.

Any pre-packed food should be within its 'use-by' or 'best-before' dates. Salad items should look properly washed. And where there is a salad bar or carvery-style service, when containers need replenishing, the whole dish should be changed – not just topped up.

Certificates

If staff training certificates in basic food hygiene are on display, they should be fairly recent – certainly no more than five years old. If they are old, look for any refresher course certificates.

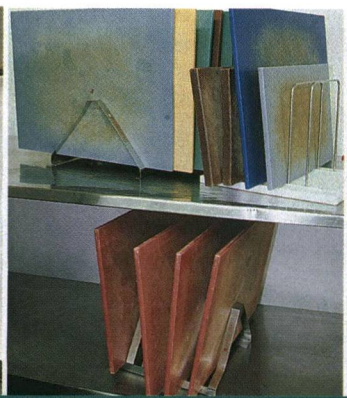
WHO TO COMPLAIN TO

If you think standards aren't up to scratch in a food establishment, then tell someone. Most of us don't like to complain, but if the owner or manager is unaware of a problem, they may even thank you for drawing it to their attention. It's best to complain at the time of the problem.

If you're really uncomfortable about approaching someone on the premises, you should contact the environmental health office at your local council as soon as possible so that they can investigate the problem.

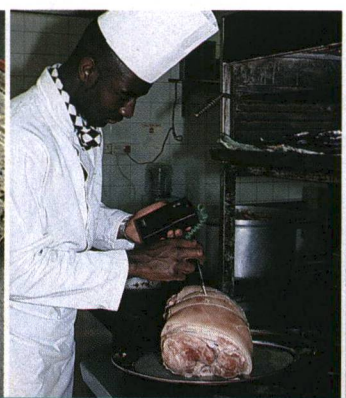
YOUR RIGHTS

- Under the Supply of Goods and Services Act 1982 (common law in Scotland), a restaurant is obliged to prepare food with reasonable skill and care. If you're not happy with the food or service, you can stop eating and tell the staff. If they don't put things right, you can deduct a reasonable sum from the bill and refuse to pay any service charge if the service wasn't up to scratch. However, you must pay for any food or drink that was fine which you've already consumed. Alternatively, you can pay the bill under protest and make a claim later.
- If you think you've contracted food poisoning, tell your doctor immediately. You should also call your local environmental health department. Food poisoning symptoms usually take between 12 hours and three days to appear but can take a week or more, so it can be difficult to prove exactly what caused it. But if you manage to prove that a particular establishment was responsible, you can claim compensation from them for your suffering, and for any loss of earnings and the cost of the meal.
- For more information on your rights see 'Restaurant rights', *Which?*, February 2000, p20, and the following Which? books: *401 Legal Problems Solved* and *150 Letters That Get Results*.

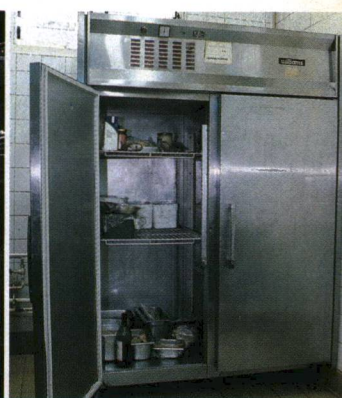


Using different coloured chopping boards for different types of food can also cut the risk of contamination

Food should always be stored covered and labelled with a use-by date or a date for disposal



Temperature checks should be carried out to ensure food is cooked thoroughly and at the right oven temperature



Fridges should be regularly cleaned and checked to ensure they're running at the right temperature

allchange

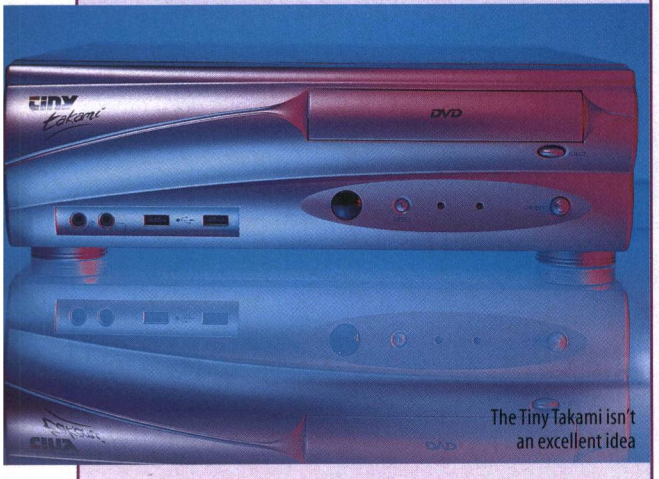
What's new on the high street

Jack of all trades

Takami, made by the computer company Tiny, is named after the Japanese word for 'excellent idea'. The idea in question is eschewing the clutter of a PC, DVD player, hi-fi, and hard disk recorder in favour of just one shiny box.

Once attached to a TV or a monitor, and a hi-fi system or computer speakers, Takami can play music and DVDs, record and 'pause' television programmes, plus do all the things you'd expect from a PC. It comes with speakers and a remote control, and costs £999 without a monitor (with a 15in monitor it's £1,499).

The picture and sound quality of the DVD and CD were fine in our tests, but the TV was disappointing. It



The Tiny Takami isn't an excellent idea

picks up only analogue channels (though you can attach a digital source) and, unlike TiVo (see 'Smart recording', *Which?*, December 2000, p13), it won't work with an electronic programme guide. Recordings are jerky, the playback controls are limited, and the sound slips out of sync after using the 'pause' feature.

Since Takami is basically just a strange-looking PC, you can also send e-mail and surf the internet. But, as a PC, it's awkward to use and prone to crashing. And if you use a TV screen as a monitor, it will be difficult to look at because of the low resolution and flicker.

We weren't impressed with this jack of all trades. If you like the TV recording feature, you'd be better off with TiVo. And if the idea of one box for everything appeals to you, stick to a common or garden PC.

PAMPER YOUR TOT'S BOT

Proctor & Gamble has recently launched Pampers Total Care nappies for newborns and young babies, and claims they 'absorb more soft, messy poo'. The nappy's perforated top sheet is designed to let more poo through, which is then trapped inside and kept away from the baby's skin. We enlisted the help of ten newborn babies (and their parents) to see whether it's effective.

After a week of trying them, the parents gave us a mixed verdict. Six out of ten thought the nappies were more absorbent than their normal brand, while five reckoned they were worth the extra – the smaller size costs around a penny more per nappy than the standard Pampers Baby Dry Mini. Three parents said they were less messy to change, and one commented that they reduced their baby's nappy rash. Overall, half were converted to Pampers Total Care.

Pampers Total Care costs £3.78 for 28 of the smaller size (suitable for babies 2kg to 5kg) and £5.65 for 36 of the larger ones (3kg to 6kg).

The Pampers Total Care nappy seems to live up to its claim, and is worth a try

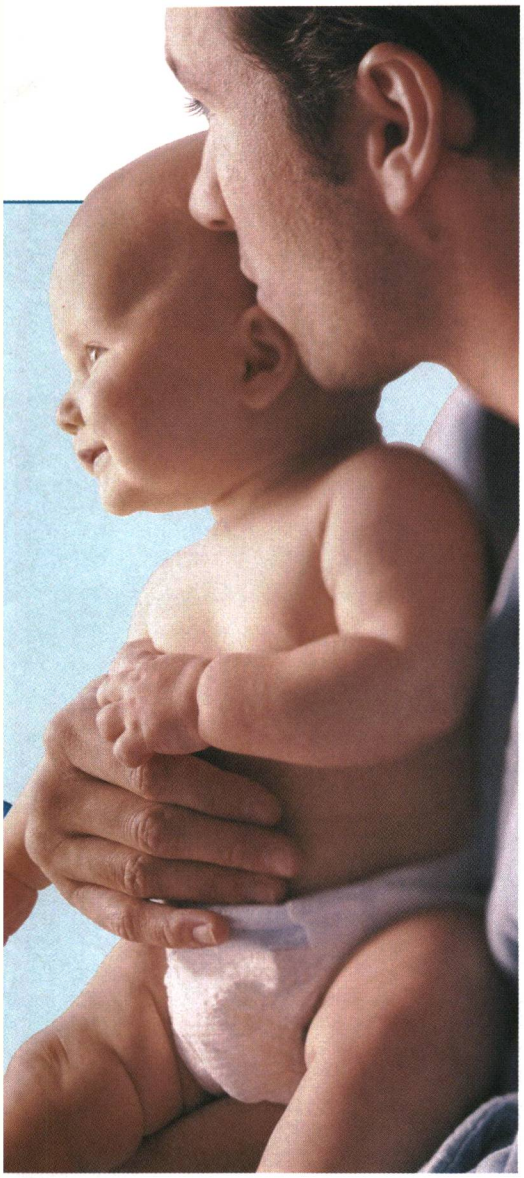
Wheelie good

Is it a trainer? Is it a skate? Well, it's actually both. The Olop B-Flash Cruisers are trainers with built-in retractable wheels. They were one of the first brands on the market, though other similar ones are now available.

We gave a pair to eight children aged eight to 16 to try them out. Most got to grips with them after a few hours' practice, and thought they were a lot of fun. They loved the fact that you could skate to the park and then play in the playground without having to change shoes. Some found the wheels a bit stiff to pull out and retract, and didn't think they were as good as proper in-line skates.

In general, the children liked the look of them (one girl described them as 'funky'). But a couple of the boys thought that with the wheels retracted they looked like platform trainers and so were a bit girly.

These trainers cost £60 in shops such as Toys'R'Us and Toymasters, and catalogues like Freeman's and Littlewoods. They're available in sizes two to eight, so small-footed parents might fancy a go, too.



The first disposable hearing aid

The main advantage of the new Songbird hearing aid is that you can use it then throw it away, without the need to change the battery – which can be a tricky job with conventional aids. It may appeal to the first-time user because of the low initial cost. We asked an expert to compare it with a regular non-disposable hearing aid.

Songbird is relatively easy to insert, fairly comfortable to wear, and sufficiently robust to cope with daily wear for the recommended life span of six weeks. Technically, it's equivalent to a high-quality analogue aid, and has less distortion than many other hearing aids available commercially or on the NHS.

The only control on the aid, a Power Saver switch, reduces the drain on the battery when it's not being used. But the switch is tricky and uncomfortable to use in the ear, even though this is the recommended procedure.

Songbird lacks the features found on the most advanced hearing aids, such as feedback management and noise suppression. And, unlike most aids, it has no T-switch (see 'Music to my ears?', June 2001, p36, for details on features).

The cost of Songbird is equivalent to a good analogue aid. The initial assessment is £25, then it's £22 for one aid per month. Allowing for a hearing test every 18 months, the cost of one aid over five years would be £1,414. A high-quality analogue aid is around £1,200, plus up to £45 a year for batteries.

If you're looking for a private hearing aid, Songbird is a good value, high performance choice.

BARCLAYS SCRAPS FEE

At last we've got some good news for Barclays' current account customers. After years of charging its customers £5 a month for being overdrawn, Barclays has finally scrapped this fee. And, from September, it will be cutting its authorised overdraft rate from 18.8 per cent to 15.6 per cent. We have campaigned for years against monthly overdraft fees because they really push up the cost of going into the red.

Lloyds TSB, the last big bank still charging a fee, is doing away with its £5 fee in September.

These moves bring Barclays' and Lloyds TSB's current accounts more in line with our Best Buys for cost. But they've still got a long way to go in terms of quality of service – both received the worst rating for customer satisfaction in our last survey.

FLAT RECEPTION

The One For All SV-9200 TV aerial with built-in amplifier is less than 5mm thick, and can be hidden behind or beneath furniture or hung on the wall. It costs £25 and claims to be omni-directional – that is, it gives 360° reception so you don't have to move it when changing channels. Sounds ideal, but does it actually work?

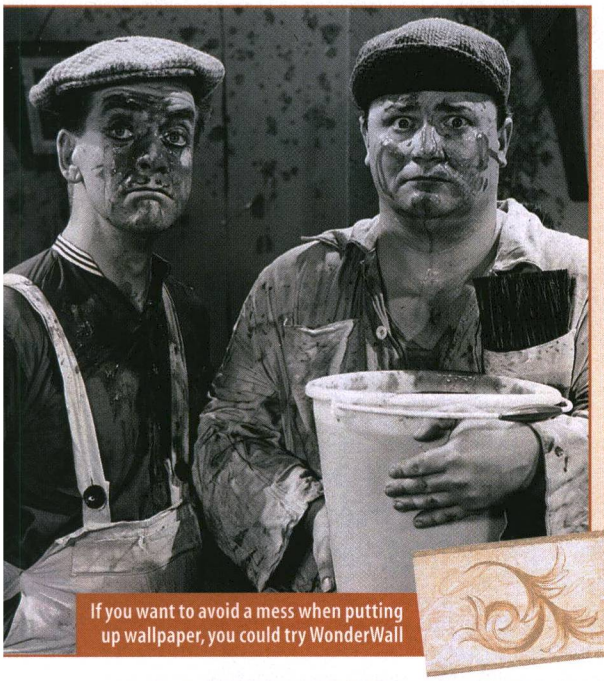
We tried it in a number of different areas and found that, for conventional analogue TV, it's just as good as a standard set-top aerial with an amplifier. However, none of our users had any success receiving ONdigital terrestrial digital TV.

If you live in an area where you currently get good analogue reception from a set-top aerial, the One For All will give a good analogue picture. But if you live in a poor reception area, don't expect this aerial to improve things.

The main appeal of the One For All aerial is probably its design. Being flat means that it's easy to hide, and it lived up to its claim of being omni-directional.

This TV aerial is the perfect shape to hide away – and it works too

PHOTOGRAPHY CLIVE KUWAI, JOHN IRENHOLM, GETTY ONE, TELEGRAPH



If you want to avoid a mess when putting up wallpaper, you could try WonderWall

Wallpaper wonder

A clever solution to slaving over a pasting table has just been launched by Country Décor. Its new WonderWall wallpaper aims to reduce the time and mess associated with hanging paper.

At around £15 a roll, it's pretty pricey, but you don't need paste, water or a pasting table because it's impregnated with bubbles of glue. You simply cut it and press it to the wall. We put it to the test against a washable paper and a ready-pasted variety.

WonderWall was completely mess-free to hang, and the only items needed were a pair of scissors, and a tool to smooth air bubbles. It was easy to cut, and any air bubbles we couldn't remove soon disappeared.

In contrast, the washable paper took twice the time to hang, involved several tools, and led to several paste spillages. The ready-pasted variety was slightly faster to hang than the washable paper.

WonderWall was the clear winner – it really will save time and mess.

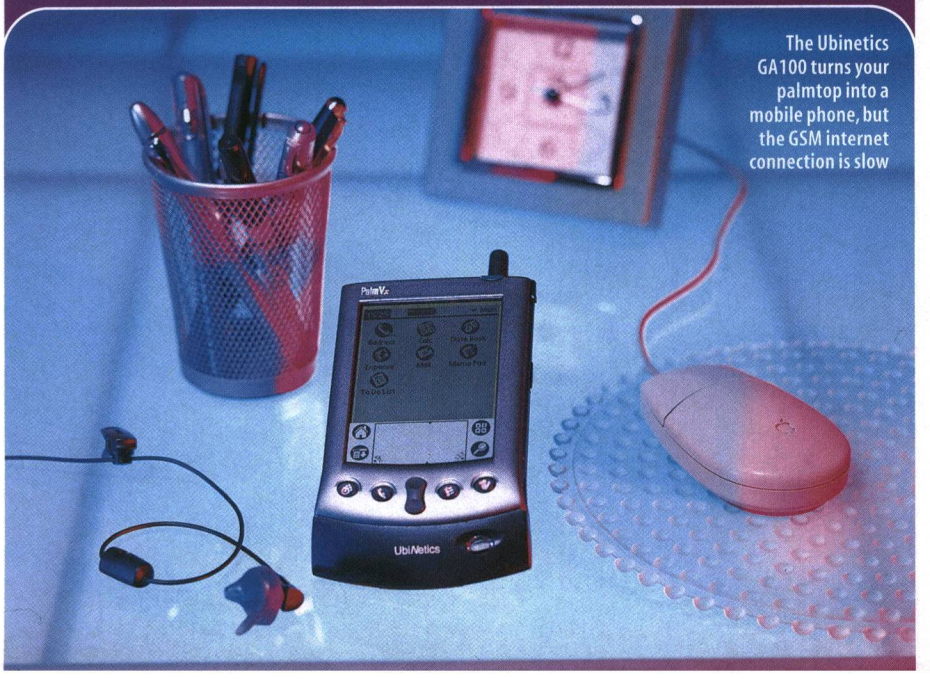
FROM PALMTOP TO PHONE

As an alternative to carrying around both a Wap phone and palmtop computer, you could snap the Ubinetics GA100 on to the back of a Palm V or Palm Vx. You can then make voice calls, surf the internet, and send and receive e-mail and SMS text messages.

It costs £150 with a phone contract from Carphone Warehouse. You'll also need an internet service provider and, like Wap phones, you'll be able to view only specially prepared sites.

Making calls was straightforward and SMS messages were particularly easy to tap out. On the downside, the internet connection was rather slow because it uses the GSM network. Also, the ear-piece can become uncomfortable and the ring tone wasn't loud enough in noisy places.

If the GA100 used a more advanced network, rather than GSM, we might forgive its shortcomings. But, as it stands, you're better off opting for Orange's HSCSD network using Palm Internet Kit software (£25) with a palmtop and a phone with a built-in modem. This option will be faster, cheaper, and more versatile.



The Ubinetics GA100 turns your palmtop into a mobile phone, but the GSM internet connection is slow

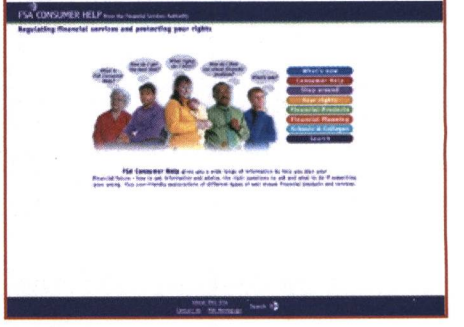
WEB WATCH

Advice about financial products

The Financial Services Authority's website, **www.fsa.gov.uk**, is a good place to go for information on financial products.

The site's consumer help section has details about different products from current accounts to gilts. You can find information on how to compare different products, where to go for advice, what your rights are, and how to complain and claim compensation. There's also a section on current hot topics and links to a range of useful leaflets and factsheets.

The site includes a quiz for you to find out what your financial priorities should be and to help you build a financial plan. We asked five volunteers to have a go at the quiz and tell us how helpful they found it. Sarah and Rachel felt that the advice wasn't specific enough to their situation to be useful, and Louise and Tessa felt that some of the suggestions were too obvious. Overall, only two of the five people said that they found the quiz helpful.



PHOTOGRAPHY THE RONALD GRANT ARCHIVE LIBRARY

DRIVERS SEE THE LIGHT

New gloves, designed to make cyclists more visible on the streets, have got the thumbs up from our testers. The Goude Design Indicator Gloves have four bright LED lights on the back of each hand, which flash when you flick a small button on the index finger.

Six keen cyclists roadtested the gloves, and we also asked a driver to give his point of view. The cyclists found the gloves comfortable and simple to use, though some found the lights easy to switch on by accident. Most felt more visible to drivers at night and said they felt safer when using the gloves. However, only one thought that wearing the gloves actually changed the way drivers treated them.

From our driver's point of view, the indicator lights were clearly visible at night over distances of 100m. However, in fading light or during the day, their benefit was marginal. The driver also commented that the lights were less visible when the cyclist wore long sleeves or if they didn't indicate with their palm held vertically.

At £25, the gloves aren't cheap, but if used properly, and in conjunction with decent bike lights and reflective clothing, they will make you more visible when you cycle at night.

CHANGES IN THE RULES FOR LONG-TERM CARE

If you're facing the prospect of needing long-term care, either in your own home or a care home, there are some changes in legislation you should be aware of.

The savings limit you're allowed before you have to bear the full cost of care has now risen to £18,500. Also, if you live in England, Scotland or Wales, when you first go into care your home's value will be disregarded for up to 12 weeks when working out how much you pay. Northern Ireland still has to make a decision on this.

From October, local authorities in England and Wales will be able to take a financial stake in a person's home instead of forcing a sale to pay for care. A similar scheme is under consultation in Scotland and Northern Ireland.

Currently, people in private nursing homes pay for both nursing and personal care (help with washing and dressing, for example). But from October in England and Wales (April 2002 in Northern Ireland) nursing care will be free. This should cut the cost of being in a nursing home.

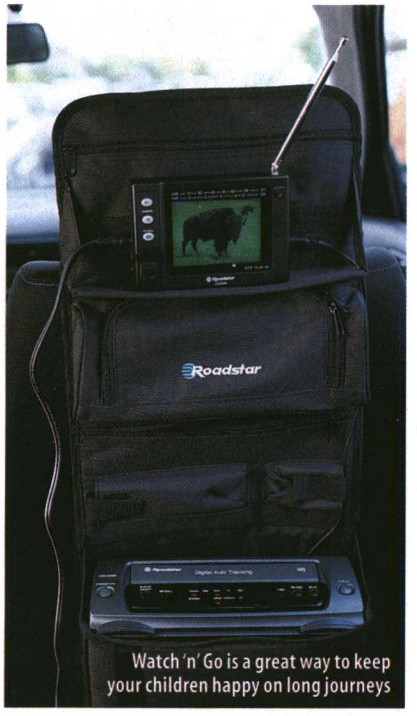
The Scottish Executive has announced its intention to make both nursing and personal care free and is considering how this can be implemented. Wales and Northern Ireland have agreed to consider the implications of introducing free personal care.

Watch 'n' go

Fed up with endless games of 'I Spy' to entertain the children on long car journeys? Well there may be a high-tech solution. Roadstar has launched the Watch'n'Go travel TV and VCR so your child can be spellbound by a Thomas the Tank Engine video while on the move.

The VCR and 4in LCD TV come in a soft travel case which attaches to the front car seat headrest. It's powered by the cigarette lighter socket, but, as it can also run off the mains, you can use it indoors, too.

In our tests, Watch 'n' Go (which costs £160) had acceptable picture and sound quality. It's tricky to see in bright sunlight, though, and the screen viewing angle is quite limited so there may be squabbles if more than one child wants to watch. We'd also recommend that the user wears headphones, as the built-in speakers may not be loud enough, and the driver won't get distracted.



Watch 'n' Go is a great way to keep your children happy on long journeys

When set up, we found that the carrying case touched the floor and doesn't hang straight, causing the screen to point downwards. Given the limited viewing angle, it can be annoying having constantly to readjust the screen. Also, the VCR uses on-screen menus for some of its features and these are hard to read on the 4in screen.

Despite the small niggles, this product might be perfect for bored car-bound children.

ROUND UP

Oftel's new

consumer leaflets give simple advice about such things as comparing the cost of phone services, keeping your phone number when you switch company, and how to complain to your phone company.

They're also available in Braille and large print, and you can get them directly from Oftel or at citizens' advice bureaux and libraries.

Oftel has also revamped its website at www.oftel.gov.uk. It has a simpler search facility, and a questions and answers section. It also gives performance results, so you can compare mobile phone network providers.

You can now buy Fairtrade fruit juice.

Made by Gerber Foods, Fruit Passion is available at Co-op, Sainsbury's and Waitrose stores for around £1.09 a litre. The Fairtrade mark guarantees that farmers are paid a fair price plus a social premium, and sets standards to improve their living conditions.

Small businesses

can now compare accounts available at different banks, thanks to a free service from the British Bankers' Association (BBA). The 'Business Account Finder' is available online at www.bba.org.uk.

CAN THE C5 BUCK THE TREND?

Boasting a roomier cabin and larger boot, the replacement for the Citroën Xantia, the C5, was launched in April.

The Citroën C5 is available with six engines – four petrol ones and two diesels. You have a choice of four trim levels, and an estate version is likely to be released by the end of the year.

One of the C5's tricks is that, when the car is locked from the outside, the exterior mirrors fold in to prevent possible damage.

Prices range from £15,000 to £21,000, and set the C5 to compete with the Audi A4, Ford Mondeo and Renault Laguna.

However, the C5's downfall could be its depreciation. When we looked at car depreciation last year, the Citroën Xantia was rock bottom of its class, retaining only 31per cent of its value after three years. Other Citroëns, such as the Xsara and XM, have also depreciated badly. If the C5 continues this trend, be prepared for a big loss when you sell it.

In our regular look at the world of cars, we scrutinise new models and round up the latest news

Jeepers

The original Jeep Cherokee is being upgraded 17 years after its launch. The new design of this well known 4x4 moves away from its old boxy shape.

The Cherokee will be available in two trim levels. Both come with rear seats with a practical split-and-fold mechanism. Driver and passenger airbags will come as standard.

Three engines will power the UK models: 2.4-litre and 3.7-litre V6 petrol engines and a 2.5-litre turbo diesel. The new Cherokee will come with a four-speed automatic gearbox and an overdrive gear for increased fuel economy when motorway cruising.

In our surveys, previous Cherokees have been average for both reliability and depreciation.

There were fewer than 100 old Cherokees at dealers around the country when we went to press. Jeep told us it usually sells around 250 a month, so you aren't likely to get a good deal on outgoing models, even if you can track one down.

The new Cherokee will be available from October, priced from around £21,000, to compete with the Ford Maverick, Land Rover Freelander, Toyota RAV4 and Vauxhall Frontera.

The Cherokee gets a curvy new look

Satis-faction from Renault?

Renault is preparing to fight the dominant German makes in the luxury sector. After poor sales of the Safrane (just 12,000 in the UK), Renault will be hoping for more success with the Vel Satis when it launches in January 2002 for around £20,000. If it doesn't sell, some experts reckon this could be Renault's final attempt to crack the luxury car market.

The Vel Satis incorporates some interesting new technology, including tyre-pressure sensing systems, rain-sensitive wipers and an automatic parking brake. Safety features include electronic stability control and brake assist as standard. There are also two front, four side, and two curtain airbags. The asymmetric front seats are meant to give rear seat passengers a better view forward.

When it's launched, you will have the choice between a 3.5-litre V6 petrol engine and a 3.0-litre diesel.

The Safrane is one of the worst cars at holding its value, and is worth less than 30 per cent of its list price after three years. If the Vel Satis is as unpopular as the Safrane, expect its value to follow suit.

NOT JUST A FACELIFT

The new Renault Clio joined the fiercely competitive supermini sector last month.

Renault offers a choice of seven engines – five petrol and two diesel – and the Clio Renaultsport 172 will crown the range. This hatchback has a revised 2.0-litre 16-valve engine.

A worthy competitor for the Ford Fiesta and Peugeot 206

As much as 50 per cent of the Clio is new, including changes inside to the dashboard, controls and steering wheel. Prices across the range are broadly similar to the outgoing version, with the entry level model costing £7,440.

Building on its impressive reputation for safety, the new Clio comes with driver, passenger and side airbags as standard.

Clios were above average for reliability in our survey, and they hold their value well – usually worth just under half their list price after three years.

ILLUSTRATION TERRY KENNETT

Most popular MPV

The Voyager must do better than its predecessor in the Euro NCAP crash tests

More Chrysler Voyagers have been sold worldwide than any other MPV, and they account for a quarter of Chrysler's annual sales. So there are high hopes for the new version which went on sale in March.

As before, the Voyager comes with two body styles and three engine options. It will be available with two petrol engines (2.4-litre and 3.3-litre V6), as well as an all-new 2.5-litre turbo diesel. Prices start at £18,495 and rise to £28,995 for the range-topping Grand Voyager Limited.

Three rows of seats come as standard in the seven-seater. The rear seats can be removed, or folded over, for use as tables with integrated cup holders.

Features include a removable storage box with built in phone carrier and power socket, and a ten-speaker stereo. A powered sliding door and tailgate can be opened using buttons on the key fob, though this feature isn't standard across the range.

Chrysler claims that some much-needed safety improvements have been made to the Voyager since its previously dismal Euro NCAP crash test rating.

Old Voyagers have average reliability and hold their value well. Petrol models are still worth up to 47 per cent of their value after three years, and diesel versions fare slightly better. If this trend continues, the new Voyager should be a good buy.

SPOT THE DIFFERENCE

You may not realise it, but under the skin the Audi A3, Seat Leon, Skoda Octavia and VW Golf share many parts. They are all built on the same platform, which means that anything you can't see might not be specific to the brand.

Many aspects of the running gear, and in some cases even gearboxes and engines, are shared. And yet their on the road prices vary by around £6,000.

The Audi A3 has the highest price of the four at £16,300. See the table, below, for its main features. From research carried out for *Which? Car*, the A3 has average reliability and is very expensive to run. The VW Golf is £2,000 less (£14,090). It has good reliability and average running costs. The Skoda Octavia costs £10,485, though the entry level model lacks some features. Like the Golf, it has good reliability, but is cheaper to run. The Seat Leon is priced at £10,980, and is very cheap to run. However, we don't know its reliability. For what owners think of the Seat Leon, see p43.

Insurance and servicing costs will vary between models, with the Audi A3 being the most expensive to service. Both the A3 and Golf hold their values well, while the other two have higher depreciation.

If you're not bothered about the badge on the bonnet, you can save money by choosing one of the cheaper models.

How the cars compare

Models	On the road price (£)	Driver airbag	Passenger airbag	Side airbag	Traction control	ABS braking	Immobiliser	Alarm	Remote central locking	Value after 3 years (%)
Audi A3 5-door 1.6-litre SE	16,300	✓	✓	✓	✓	✓	✓	✓	✓	52
Seat Leon 5-door 1.6-litre S	10,980	✓	✓	✓		✓	✓		✓	37
Skoda Octavia 5-door 1.6-litre	10,485	✓	✓	✓		✓	✓			35
VW Golf 5-door 1.6-litre SE	14,090	✓	✓	✓		✓	✓	✓	✓	48

Car recalls shoot up

Motor manufacturers recalled 1,377,300 cars last year because of dangerous defects. This is a 30 per cent increase over the previous year. The Vehicle Inspectorate (VI) publishes official recall bulletins twice a year, and from this summer you can also find recall information on its website, www.via.gov.uk. Alternatively, ring the VI hotline on 0117 954 3300.

Industry experts suggest that the trend for more recalls is linked to the complexity of cars' high-tech components. Manufacturers are also fearful of the increasing threat of lawsuits for faults and defects.

Up to 30 per cent of recalled cars are never returned to the manufacturers for essential safety checks, partly because they are unable to trace some owners. The AA estimates that firms failed to contact up to 260,000 car owners last year.

VI admits that it can't force makers to mount far-reaching recalls, and customer data isn't always accurate. The industry insists that a 70 per cent recall success rate is better than for other consumer goods, and it's powerless to act when owners ignore a recall.

ROUND UP

The price of a new car may rise by £300 because of EU proposals that require manufacturers to recycle their vehicles. Within five years, makers will be responsible for recycling or recovering 85 per cent of a vehicle's weight. And they could decide to pass this cost on to consumers.

Diesel cars, particularly used ones, are commanding a premium over petrol equivalents, because of the latest, more efficient engines, and because consumers want more economical cars.

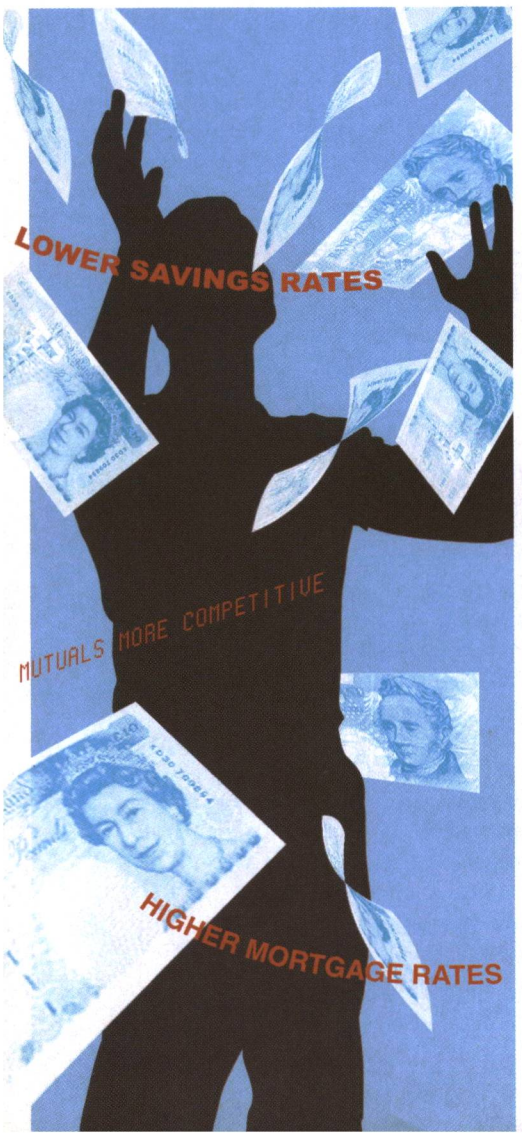
A new website, www.testdrive4cars.com, arranges test drives free of charge with a local dealer close to your home or work. Test drives last for 40 minutes and are accompanied by a dealer representative.

Small MPVs may be the current fad, but larger MPVs are going cheap. Oversupply, combined with a general downturn in prices, means new MPVs, such as the Ford Galaxy, Renault Espace, and VW Sharan, are a bargain.

Dealers who need to hit sales targets will be quicker to discount at the end of a month. More than 60 per cent of buyers in the second half of the month get a better deal than those buying in the first fortnight.

Why windfalls aren't in your best interest

Voting to convert your building society into a bank may bring you a tidy cash windfall, but you'll probably be worse off in the long run



Building societies are fast becoming an endangered species. Some of the biggest mutuals have converted to banks since we last analysed the market four years ago, and those remaining are being stalked by carpetbaggers looking to benefit from further windfalls. But this shift away from mutuality may not be in your best long-term interest.

The sometimes hefty windfalls paid out at conversion may seem like a great bonus, but after a few years you may be worse off thanks to the poorer rates of interest that converters tend to offer to both savers and borrowers. This is particularly true for new customers or those who didn't qualify for a windfall payment.

THE STORY SO FAR

The mutual sector has shrunk from 101 building societies in 1990 to 67 today. Since our last article in 1997, seven of the major societies have joined the ranks of the converted mutuals: Alliance & Leicester, Birmingham Midshires, Bristol & West, Halifax, Northern Rock, Woolwich and, most recently, Bradford & Bingley. And there's nothing to say that the remaining big building societies won't also convert (Chelsea and Nationwide have both resisted conversion bids this year), causing further damage to the mutuals' already diminishing share of the market.

Many of the arguments put forward by building societies to convince members to vote for conversion have proved unsustainable. When it was converting, Woolwich, for example, claimed in the literature it sent to customers that 'the transfer itself should not have an adverse impact on the interest rates offered or charged'. Alliance & Leicester, Birmingham Midshires, Cheltenham & Gloucester, Halifax, and Northern Rock all made similar claims. Yet, today, our analysis shows that many of

STUCK WITH POOR RATES

Once a building society announces that it plans to convert, customers know that they may risk losing out on a windfall if they move their savings or mortgage. Converters can take advantage of this situation by worsening their rates. The mortgage rates at Bradford & Bingley (the most recent building society to convert) have deteriorated over the last year compared with three of the top five building societies.

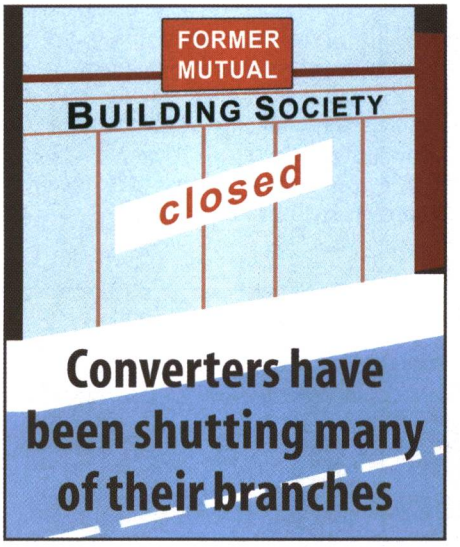
This came as no surprise to one of Bradford & Bingley's customers, Alan Aplin. He voted against demutualisation, believing that 'its mortgage rate would not remain competitive when it had shareholders to satisfy as well as its customers'. So he wasted no time in moving his mortgage as soon as Bradford & Bingley converted in December 2000.

But from April 1999 (when the building society announced its intention to convert) to December 2000, he paid over £400 more in interest than he would have done at Nationwide thanks to the poorer rates. This has taken a large chunk out of Alan's £610 windfall.

PHOTOGRAPHY SOLANT NEWS ILLUSTRATION RACHEL OXLEY/illustrationweb.com

their rates are less competitive than those of the committed mutuals.

Converters were also quick to reassure members that conversion wouldn't adversely affect their service. Bradford & Bingley, for example, claimed that, after conversion, it would continue with its strategy of 'extending product choice and face-to-face service'. But it has already closed 68 branches since last December. And it's not alone – Northern Rock has closed 52 branches since converting in 1997, and Alliance & Leicester has closed 14 and merged 23 (though it has also opened four new ones). In contrast, the big mutuals have almost the same number of branches today as they did four years ago.



COMPARING RATES

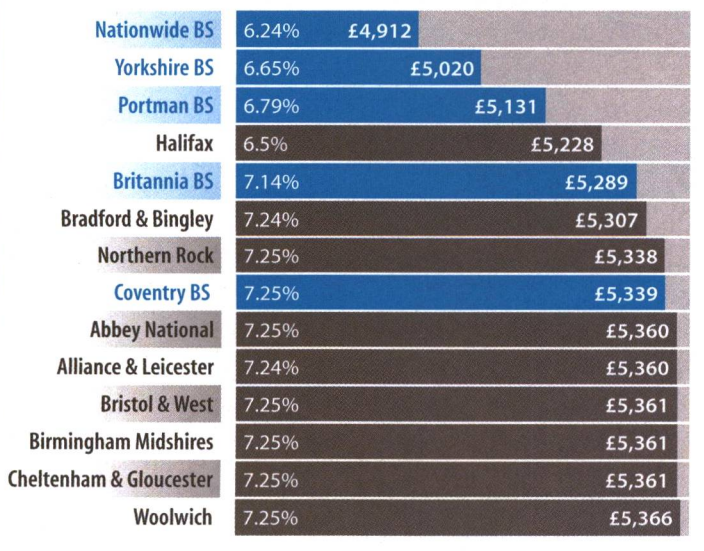
We looked at the interest rates offered by all the converted building societies (Abbey National, Alliance & Leicester, Birmingham Midshires, Bradford & Bingley, Bristol & West, Cheltenham & Gloucester, Halifax, Northern Rock and Woolwich), and those offered by the five largest remaining building societies (Britannia, Coventry, Nationwide, Portman and Yorkshire).

For mortgages, we compared the current standard variable rates (SVR) and what you would have paid over the last 12 months on a £70,000 interest-only mortgage. We also compared rates paid on £5,000 in a Tessa account, and looked at how the average rates offered on branch-based instant access savings accounts have changed over the last seven years.

Real differences between the mutuals' rates and the converters' rates mean that, generally, you're better off with a mutual. Building societies tend to have cheaper SVR mortgages than converters. If you had a £70,000 SVR mortgage with Nationwide (on its lower SVR of 6.24 per cent), for example, you'd be almost £60 a month better off than someone choosing any of the converters with an SVR of 7.25. And you'd be almost £30 a month better off with Portman building society.

It's a similar story with savings accounts, with the mutuals offering generally better rates on their Tessas and branch-based instant access accounts than the converters. Sticking with a converter could be a costly decision over the five-year life of a Tessa, with a sizeable difference between the best rate on offer (6 per cent from Britannia and Coventry building societies) and the worst (5 per cent from Halifax).

ANNUAL INTEREST ON A £70,000 MORTGAGE


Nationwide BS 6.24% £4,912
Yorkshire BS 6.65% £5,020
Portman BS 6.79% £5,131
Halifax 6.5% £5,228
Britannia BS 7.14% £5,289
Bradford & Bingley 7.24% £5,307
Northern Rock 7.25% £5,338
Coventry BS 7.25% £5,339
Abbey National 7.25% £5,360
Alliance & Leicester 7.24% £5,360
Bristol & West 7.25% £5,361
Birmingham Midshires 7.25% £5,361
Cheltenham & Gloucester 7.25% £5,361
Woolwich 7.25% £5,366

This league table shows how much interest you would have paid between June 2000 and May 2001 on a £70,000 interest-only standard variable rate (SVR) mortgage. We've also given each institution's current SVR. Of the cheapest five mortgages, four are offered by building societies, while many converters languish at the bottom. All rates are correct at 1 May 2001.

MORTGAGES

When it comes to mortgages, mutuality certainly seems to pay. Among the 14 lenders we looked at, four of the five cheapest SVR mortgages for existing borrowers are offered by building societies. Of the nine converters, only Halifax has a competitive rate following its recent reduction (see 'The mortgage war', below), while Coventry stands out as the mutual offering the poorest rate. However, like some of the other smaller building societies, Coventry chooses to reward loyalty by giving borrowers a more competitive rate of 6.44 per cent if they stay with the society for at least five years.

The higher rates offered by converters mean that you could be losing hundreds of pounds each year. The league table, left, shows what you would have paid with each of the lenders over the last 12 months, if you had a £70,000 interest-only SVR mortgage. The most expensive converter, Woolwich, would have charged you over £450 more than the cheapest building society, Nationwide.

The mortgage war

The larger building societies have generally offered cheaper SVR mortgages over the last year, but recent changes to the market have shaken things up. In March, Nationwide introduced a base mortgage rate of 6.49 per cent (and cut its SVR to 6.99 per cent for existing borrowers on a deal, such as a capped or discounted rate).

Halifax quickly followed suit, and Abbey National and Yorkshire then slashed their rates in May.

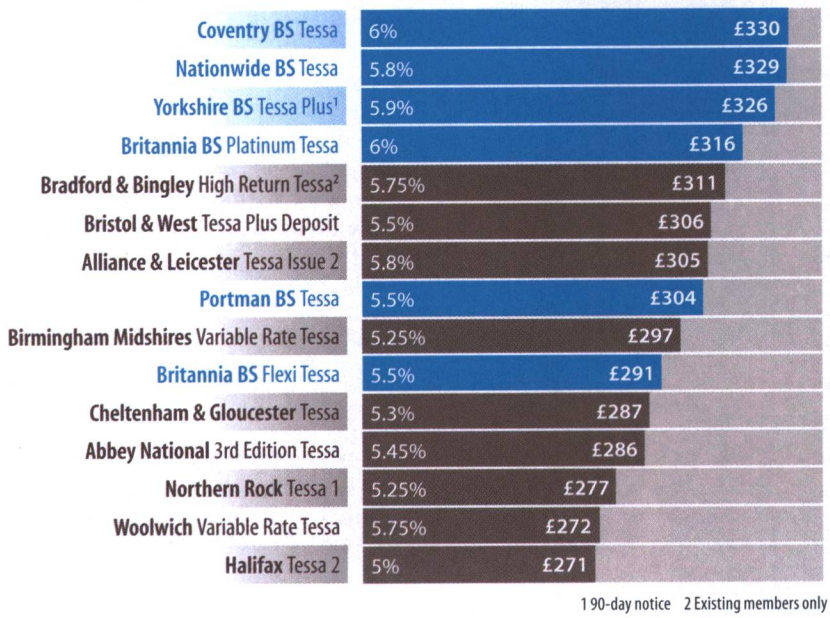
While it's good to see building societies leading the way in offering cheaper mortgages, it means that these lenders, except Yorkshire, now have two SVRs – one for new borrowers and existing borrowers on the SVR, and another, higher one for people still on a deal. We are looking at this issue to see whether this practice is unfair under the Unfair Terms in Consumer Contracts Regulations.

WINDFALL FAILS TO COMPENSATE

When Bristol & West members were asked to vote for or against the takeover by the Bank of Ireland in 1997, Clive voted against. As a loyal customer since 1988, he was concerned that demutualisation would mean putting profits for shareholders before members' interests. It seems his concern was well founded. Like other converters, Bristol & West's rates have become less competitive compared with building societies' rates since it became a bank.

Since the takeover, Clive has paid almost £650 more in interest on his mortgage than he would have paid with the biggest committed mutual, Nationwide. The shares he received when the Society converted are little compensation for this difference, and the higher interest rate means he's effectively still paying for them. Worth £250 when the society was taken over, the shares' value was only £35 more in May this year, and Clive has received only around £67 in dividends. Clive knows he's paying too much, and is planning to switch to another lender.

ANNUAL INTEREST ON A £5,000 TESSA



1 90-day notice 2 Existing members only

This league table shows how much interest you would have received between June 2000 and May 2001 from a £5,000 Tessa. We've also given each institution's current interest rate. You'd have been almost £60 worse off if you had invested £5,000 in a Halifax Tessa instead of one from Coventry. All rates are correct at 1 May 2001.

CURRENT TESSA RATES

We've looked at the interest rates available on a £5,000 balance in a Tessa. We compared Tessas rather than the newer Isas, because Isas are high-profile accounts with headline-grabbing rates to attract customers. And we've previously found that initial high savings rates are often not sustained in the long term. The more established accounts, such as Tessas, are a better guide to whether mutuals or converters offer their loyal savers a better deal.

Of the 14 Tessas we looked at, four of the five highest-paying accounts were from mutuals – see the league table, below. Over the last 12 months, you would have earned almost £60 more on a £5,000 balance in a Coventry Tessa account than you would in Halifax's Tessa 2.

At 5.75 per cent, Woolwich (a converter) currently has a pretty good rate, but this hasn't always been the case – which is why it's almost bottom of our league table. It put up its Tessa rates to match its Isa rates last November – a month after the Banking Code Standards Board ruled on paying fair rates on Tessas. Alliance & Leicester and Northern Rock did the same in October, and Abbey National and Bristol & West put theirs up in August. However, most of the large building societies have paid at least the same rates on their Tessas as their Isas over the last 12 months.

WHO'S BEST IN THE LONG RUN?

Our snapshot of current interest rates shows significant differences between the converters and mutuals, but how do they compare over time? To find out, we looked back and tracked the rates paid on a branch-based instant access savings account over the last seven years. Despite converters claiming that demutualisation wouldn't affect their interest rates, we found that they've paid consistently lower rates on these accounts than the committed mutuals (see the graph, opposite).

DO WINDFALLS COMPENSATE?

If you're a member of a building society and you're asked to vote on whether to convert, the promised windfall payment is a pretty big incentive to say 'yes'. But it could be a decision you come to regret. If you decide to stay with a converted mutual, these windfalls tend to be eroded in the long term by the poorer rates you receive on your saving and borrowing. This is particularly true if you cash in the shares.

Clearly, the size of the windfall will make a difference to how quickly it's eroded, as

will the amount of your savings or borrowing. But, for example, ignoring windfalls for the moment, if you had a £70,000 interest-only SVR mortgage with Alliance & Leicester, plus £2,500 in its Access Plus savings account, you'd be about £1,730 worse off since demutualisation in April 1997, compared with someone with similar accounts at Nationwide. When taking into account the average windfall (worth £1,416), you would still be £314 worse off overall assuming you'd cashed in the windfall and spent it.

It's a different story, though, if you had kept the shares. In our scenario, you'd currently have made a net gain of £447, with assets worth around £1,908 (on 31 May 2001) and £269 paid in dividends so far. You'd be even further ahead if you qualified for two lots of shares. However, if the difference between converters' and mutuals' rates continues, the value of the shares will be eroded, and the bigger your mortgage or savings, the quicker this will happen. In addition, there's no guarantee that the value of the shares will increase.

Using the same scenario, all the converters do badly since conversion compared with Nationwide. However, not all windfalls have been eroded – even those cashed immediately. Northern Rock has offered poorer rates than Nationwide since it converted in October 1997, but for many customers the large average windfall of £2,315 will still be making up for the difference.

But the days of the big windfalls are probably over. Bradford & Bingley customers got a comparatively modest £610 when it converted in December 2000, and if Nationwide converted, the windfalls have been estimated to be as little as £500.

WHY MUTUALITY IS IMPORTANT

There are good reasons why building societies can offer consistently good value for money, and why they're worth protecting. Unlike banks, they don't have to use some of their profits to pay dividends to shareholders, so any surplus can be put back into the business for the benefit of members. This means that building societies can maintain a smaller margin between the interest they earn on mortgages and other assets and the interest paid on savings, and can offer generally lower mortgage rates and higher savings rates.

In 2000, margins at four of the top five building societies were smaller than those at Abbey National, Alliance & Leicester, Bradford & Bingley, Halifax and Northern Rock. Nationwide's margins were lower than all but Northern Rock's. Also, building societies have to raise at least half of their mortgage funds from their savers, so they're more committed to offering competitive savings rates.

If you're a member of Nationwide you can use your vote at this summer's annual general meeting to show your support for building societies and the benefits of mutuality. Although there isn't a specific vote for conversion, Andrew Muir, a demutualisation campaigner, is standing for election to the Board. If he's successful, it could be a serious blow to Nationwide's future as a building society. And, as the largest building society, were it to convert, it would effectively signal the end of competition for the big banks.

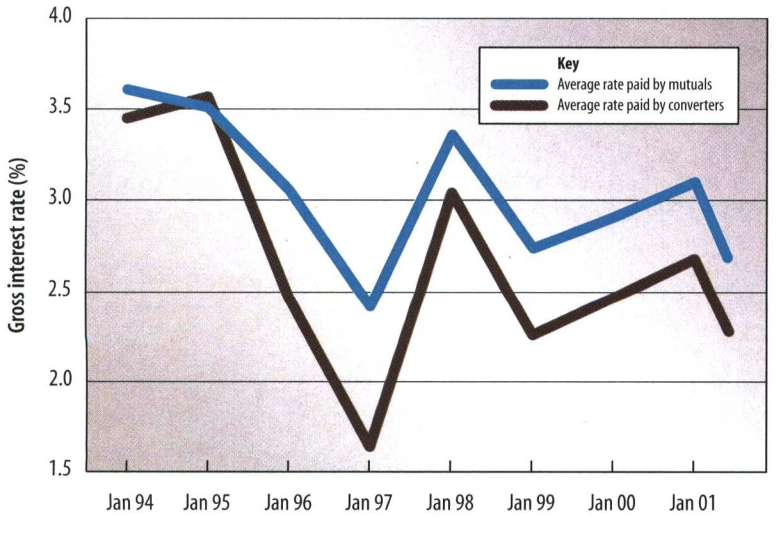
OUR VERDICT

As we found in 1997, former building societies that have converted to banks generally offer poorer deals than those building societies which remain mutual. This is true of their mortgages, Tessas and branch-based instant access savings accounts. Mutuals are a competitive alternative to banks, because their lower margins allow them to offer good interest rates for both savers and borrowers.

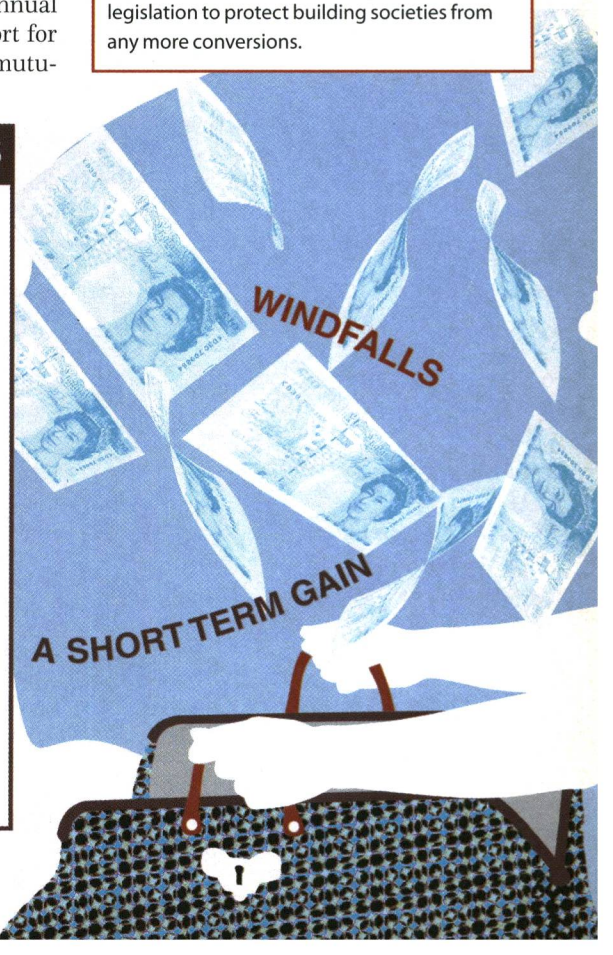
Large windfall payments go some way to compensate for this, but any future windfalls are likely to be fairly modest and they could be eroded quickly by less competitive rates.

If the remaining big building societies convert, it will be bad news for consumers. There'll be nothing to stop the banks from offering savers and borrowers an even worse deal than they do already, leaving consumers with little real choice. We'd like to see legislation to protect building societies from any more conversions.

INTEREST PAID ON BRANCH-BASED INSTANT ACCESS SAVINGS ACCOUNTS



When we last analysed branch-based instant access savings accounts in 1997, we found that, on average, building societies were more generous than converters over time. Our updated graph shows that nothing has changed – your savings are still better off in a building society.



Cars are getting safer for adults, but our tests on child seats reveal worryingly poor levels of protection. Manufacturers should be concerned

ARE CHILD

The current trend for manufacturers to make car bodies stiffer (to improve crash test performance) has also led to more sophisticated restraint systems for adult passengers. This is because some of the energy previously absorbed by the car crumpling during a crash is now reaching occupants. But the results of our latest tests reveal that the design of child car seats is being left behind. Most seats didn't prevent chest and neck injuries in our front and side impact crash tests.

This should worry both the car industry and the seat makers, and they both now need to move faster to produce a better universal system than the ISOfix one they are currently developing.

Despite these shortcomings, you can give your child as much protection as currently possible by choosing one of the seats that did better (shown in the Best Buy Guide, p26), and by following our advice, opposite, on fitting and using a child seat.

SEATS NOT UP TO STANDARD?

Before a child car seat is allowed on the European market, it must first be approved. However, the test it needs to pass is a fairly undemanding and unrealistic front impact crash. The child seat is strapped on to a sledge that's accelerated to 20g before the impact. This means that the child dummy behaves as if it was 20 times its normal weight.

We carried out a more realistic front impact test, at around 40mph, with the child seat strapped into the body of a car. In this test, the dummy's weight on impact is equivalent to 30 times its normal weight.

Despite most child seats faring badly in our tests, it's important to stress that many crashes happen at a lower speed than 40mph, and any properly fitted child seat will offer far better protection than not using one at all.

Surprisingly, there's no legal requirement for car child seats to pass a side impact test, despite the fact that side impacts are the second most common type of crash (often occurring at junctions). Current standards simply require the seat to be padded on each side of the head. This isn't good enough, so we used a groundbreaking side impact crash test, in partnership with other consumer organisations across Europe.

SERIOUS INJURIES

In our tests, we measured the effect of the crash on our child dummy's head and chest. In the front impact, the main problem was that the head moved too far forward. This stresses the neck, and, in a real crash, could mean that a child's head could hit the back of the front seat or another part of the car's interior. The pressure exerted by the child seat harnesses on the dummy's chest was often high enough to cause an injury. Also, many seats swivelled round on the car's seat in the impact and several of the clamps that keep the seat belt taut and help to secure the child seat failed.

In the side impact tests, high pressure on the chest was the main worry. This test is most demanding for rearward-facing seats in the back because the seat's position places the child's upper body and head within the impact area. We'd expect results to be better in the front, but you shouldn't put a rearward-facing child seat on a front passenger seat fitted with an airbag. Rearward-facing seats generally offer better protection than forward-facing models in front impacts.

Three seats in particular did very poorly in our crash test. They received the lowest possible rating, and, subsequently, the lowest total test scores. And because of the severity of the failure of the Mothercare Daytona, we have unprecedentedly given this seat a total test score of 0.

In the front crash test, the head of the dummy in the Mothercare Daytona was thrown so far forward that it received a massive impact likely to cause brain damage or death. Its design features could be improved too (such as the harness buckle which was a little stiff to operate) and it needs more padding in the head area. However, it did reasonably well in the side impact test. Mothercare told us that the Daytona has recently been modified, and that the model we tested is no longer available. However, since Mothercare also said that no new approval tests have been carried out on the new version, it is still substantially the same seat.

The Mon Bebe Turbo Up also did badly in the front impact, where the seat base split and the dummy jackknifed into the opening that was created. This would cause a serious injury. It had some poor design features too, including a harness

SEATS SAFE?

The dummy in the Mothercare Daytona was flung so far forward that its head received what would have been a life-threatening blow

buckle that was too easy for a child to undo. However, it was on a par with other models in the side impact tests.

Despite having some good features, the Klippan Futura did badly in the front impact test, where the dummy received a severe blow to the head. Also, in the side impact test, the dummy sustained a serious, if not fatal, head injury.

We are so concerned about the performance of all three seats that we'd recommend you don't buy any of them and, if you already own one, you should consider replacing it with one of our Best Buys.

Experts say that most child deaths in car seats are caused by poorly fitted seats. But our tests prove that serious injury can be caused even in seats that have been fitted properly. So both car and seat manufacturers still have a crucial part to play in improving the situation.

WEIGHING UP SEAT TYPES

Your child's weight and size are the key factors when choosing an appropriate seat – your child's age is only a guide. Confusingly, you'll come across two systems used to describe seat sizes. Some shops and manufacturers categorise seats into groups 0, 0+, I, II and III, while others talk about stages 1, 2, 3 and 4. See 'The lowdown on seat sizes', p24, for details of how these categories tie in with a child's weight and approximate age.

We tested a range of child seats, mainly in groups 0, 0+ and I, intended for children up to 18kg (or roughly three to four years old). However, we found that our test dummy simulating an 18-month-old couldn't fit comfortably into many 0+ seats. This suggests that many of these should really be categorised as group 0.

Some seats span two or more groups. The 0/I and 0+/I groups are used rearward-facing for the first few months, then the seat can be adapted to the forward-facing position. Next year, we plan to test seats for larger children.

TRAVEL SYSTEMS

Almost all manufacturers now include a travel system option in their ranges. With these, the child sits in the car seat on a chassis which converts it into a pushchair or pram. This may reduce the paraphernalia that needs to be carried when travelling with a small child, and also allows a sleeping infant to be transferred more easily between car and pushchair.

The Jané Matrix car seat we recommend can be bought as part of a travel system. But it's unusual because it can be fixed across the rear seats in a car as a carrycot so that the baby can lie down. This takes up quite a lot of the back seat, but it did fairly well in our tests.

TOP TIPS FOR FITTING AND USING

- The seat you choose must be suitable for the make and model of your car – check with the retailer, or your car's manufacturer.
- **It's your child's weight that determines your choice of car seat, not age.**
- Don't place a rearward-facing child seat on a front passenger seat with an airbag.
- **Follow the car seat's instructions carefully and keep them in the car in case you need to refer to them.**
- Make sure the child seat fits firmly on to your car seat. There should be very little forward or sideways movement.
- **The seat belt buckle should be straight when locked. It should not rest on the child car seat frame as it may snap open in an accident.**
- Never modify the seat, by adding extra padding, for example.
- **Never modify the seat harness or buckles as this may affect the quick-release mechanism.**
- Secure your child properly for every journey, no matter how short.
- **Make sure the harness is correctly adjusted every time you use it – only one or two fingers should fit between the child's chest and the harness.**
- Position the harness buckle over the hips, not over the stomach.
- **Any diagonal seat belt should rest on the child's shoulder, not the neck.**
- Don't buy a second-hand car seat. You can't be certain how it has been used, or whether it has been involved in an accident. It may not even be built to current standards. In an accident, the seat may not protect your child.
- **No car seat is childproof. Try to discourage your child from playing with the buckle.**

The Concord Baboo, another Best Buy, has an innovative 'anti-roll' feature designed to prevent the seat turning upside down in a crash. It was one of the best performers in our tests.

HOW WE TESTED

We put a dummy of the appropriate weight into each seat, and ran the crash tests with the seat in all the positions in the car that it's suitable for. We used a new generation of advanced dummies for this test.

In our side impact test, the rear door is pushed into the passenger compartment. To minimise a child's injuries in this type of crash, the seat must incorporate sufficient padding to absorb the impact. The child's head should be contained within the seat, so that it doesn't strike a hard object. This is one reason why it's vital to stop using a seat when the child gets too big for it. We'll continue to develop this test.

We took slow-motion videos of each crash, and noted how both the seat and the dummy behaved during the impact and rebound. Guide marks in the car body showed whether the dummy's head and legs stayed within the 'safe' zone.

EASE OF FITTING AND USING CHILD SEATS

Child car seats need to be easy to fit and use, otherwise people might be discouraged from using them. If a seat can be incorrectly fitted without the user spotting it, the seat could be potentially unsafe. So as well as crash testing the seats, we assessed how clear the instructions were – especially those on the seat itself. You should be able to use the seat properly without needing the instruction manual.

There can also be a conflict between child safety and child comfort. We looked at how much room the child had in each seat and the position of the harness. Many children naturally dislike being tightly harnessed, but if they're held too loosely, they could wriggle free, and wouldn't get maximum protection in a crash. We also assessed how easy the seats were to fit in two popular small cars, and we looked at aspects of daily use, such as putting the child in and fastening the buckle, adjusting the harness and cleaning the fabric cover.

Bebe Confort Elios

Bobob Line Easybob Maxi

Britax Rock-a-Tot Deluxe

Concord Baboo

Jané Matrix

Klippan Prima

Mothercare Fairmont

Bebecar A4

Brevi Grand Prix

Britax Club Class Extra

Chicco Shuttle

Bebe Confort Iseos

Britax Renaissance

Maxi Cosi Priori

Mothercare Daytona

Klippan Suprema

THE LOWDOWN ON SEAT SIZES

WEIGHT RANGE	APPROXIMATE AGE RANGE	GROUP	STAGE	TYPE OF SEAT
From birth to 10kg	Newborn to nine months	0	1	Rearward facing
From birth to 13kg	Newborn to 15 to 18 months	0+	1	Rearward facing
9kg to 18kg	Nine months to three to four years	I	2	Forward facing with integral harness
15kg to 25kg	Up to six years	II	3	Booster seat
22kg to 36 kg	Up to 11 years	III	4	Booster seat

Chicco Synthesis

Maxi Cosi Citi

Mon Bebe Turbo Up

Bobob Line Bobob Plus

Klippan Futura

Maxi Cosi Rodi

Child car seats

	Specification						Performance			Ease of use								
	Price (£) 1▷	Size (wxdxh) (cm)	Weight (kg)	Seating positions 2▷	Works with shorter seat belts 3▷	Part of travel system 4▷	Crash test 5▷	Slipping out of belt 6▷	Comfort of child 7▷	Fitting in car 8▷	Putting child in 8▷	Fastening buckle 8▷	Making adjustments 8▷	Taking child out 8▷	Cleaning 8▷	Instructions 9▷	Incorrect use 10▷	Total test score (%)
Group 0+																		
Bebe Confort Elios	69	42x76x41	2.7	BDF		✓	○	★	◒	☆	★	○	n/a	☆	○	☆	○	43
Bobob Line Easybob Maxi	75	45x68x49	3.2	BDF	✓	✓	◒	★	○	★	★	★	n/a	☆	○	☆	☆	38
Britax Rock-a-Tot Deluxe	80	43x74x37	3.0	BDF		✓	○	★	◒	★	★	★	n/a	☆	★	★	☆	42
Chicco Synthesis	60	46x78x39	3.2	BD		✓	◒	★	◒	★	★	★	n/a	☆	☆	★	☆	39
Concord Baboo	80	42x68x41	2.7	BDF		✓	○	★	★	★	★	★	n/a	☆	☆	◒	★	47
Jané Matrix	99	47x68x61	3.9	BDF		✓	○	★	☆	○	★	★	n/a	☆	○	☆	☆	44
Klippan Prima	50	45x68x40	2.8	BDF		✓	◒	★	◒	★	★	★	n/a	☆	★	☆	☆	36
Maxi Cosi Citi	70	44x69x38	2.7	BDF		✓	◒	★	○	★	★	★	n/a	☆	○	★	★	36
Mothercare Fairmont	30	48x66x41	2.5	BDF			◒	★	●	★	★	★	n/a	☆	★	★	★	30
Group 0/1																		
Bebecar A4	90	43x60x66	9.4	ABCDF			◒	○	★	●	☆	★	★	◒	○	☆	☆	25
Brevi Grand Prix	75	46x64x63	7.7	ABCDF			◒	○	○	●	○	◒	☆	◒	○	☆	○	30
Mon Bebe Turbo Up	57	46x63x60	6.6	ABCDF			●	◒	☆	●	◒	◒	★	◒	◒	○	●	10
Group 0+/1																		
Britax Club Class Extra	100	45x57x65	8.6	ABCDEF			◒	★	○	●	☆	○	★	◒	★	★	○	29
Chicco Shuttle	90	46x66/57x67	8.0	ABCDEF	✓		◒	○	◒	●	○	○	★	◒	○	☆	○	31
Group 1																		
Bebe Confort Iseos	107	54x57x70	8.7	CE	✓		◒	◒	☆	●	○	☆	★	○	◒	☆	○	35
Bobob Line Bobob Plus	90	48x62x60	8.3	ACE	✓		◒	◒	◒	●	★	○	★	○	◒	★	○	33
Britax Renaissance	149	44x53x76	11.1	ACE			◒	★	○	●	★	★	★	○	★	☆	★	34
Maxi Cosi Priori	100	47x52x69	6.8	ACE	✓		◒	○	★	☆	★	☆	★	◒	○	★	○	30
Mothercare Daytona[1]	40	44x61x62	5.3	ACE			●	◒	★	○	★	☆	☆	○	◒	○	○	0
Multi-group seats																		
Klippan Futura	100	45x52x62	6.5	ABCEF			●	★	○	◒	★	☆	○	●	★	☆	☆	12
Klippan Suprema	80	52x50x68	5.5	ABCDE			◒	★	☆	○	★	☆	○	●	★	☆	☆	20
Maxi Cosi Rodi	70	45x43x81	3.5	ACE	✓		◒	○	☆	○	★	★	○		○	☆	★	26

1 The manufacturer told us that this seat was modified in June 2001, after we had completed our tests

NOTES

Car seats highlighted in **red** are in the Best Buy Guide, p26.

1 In this year's budget, VAT on child seats was reduced to 5 per cent, and the change received Royal Assent in May. However, revised prices haven't settled down yet. We've given pre-budget prices in the table, so expect to find the current shop prices around 10 per cent lower.

2 Where the seat can be fitted in the car:
A Front seat, facing forward
B Front seat, facing rearward
C Rear window seats, facing forward
D Rear window seats, facing rearward
E Middle of rear seat, facing forward
F Middle of rear seat, facing rearward

3 Some seats use a lot of the car's retracting seat belt, which makes them difficult to fit in some cars. We've shown which ones need the least amount of belt.

4 See 'Travel systems', p23.

5 This includes the results of the front and side crashes, using the worst result for each test.

6 Seats were downrated if a child could wriggle out of the harness when strapped in, or if the belt could slip out of place during use.

7 We assessed the seat comfort, including a check on seatback angle (particularly for small children), head support, and the fabric type and ventilation.

8 We looked at all the everyday aspects of living with the seat, including securing and removing it, and securing the child.

9 Instructions rated ★ were very informative and easy to understand. Those with a ◒ rating lacked important information or were difficult to understand.

10 We assessed how well each seat had been designed to minimise the risk of someone fitting or using the seat incorrectly.

KEY

★ ☆ ○ ◒ ●

best — worst

✓ has this feature

TOTAL TEST SCORE

This score was devised to give a fair reflection of the child seats' crash test performance, ease of use and instructions, with most weight being given to the vital crash tests.

However, since the crash results were only satisfactory at best, we imposed a limiting factor on all the total test scores. After all, excellent ease of use is no compensation for mediocre crash protection.

PROBLEMS WITH UNIVERSAL ISOFIX SYSTEM

All the child seats we tested are legally approved to the European Standard ECE R44-03 to be used in any car. However, in reality, child car seats and cars are not all compatible. Many people don't realise this until they buy one and find it's impossible to fit it in their car or transfer it to another. Common problems are lack of belt length to secure the seat, and the belt anchorage point positioned too far forward.

The industry's answer to poorly fitted child seats and incompatibility is the 'ISOfix System' (ISO refers to the International Standards Organisation). This relies on anchorage points fitted in cars to take an ISOfix frame. An ISOfix seat can then be simply placed in, and taken out of, the frame and moved between cars with these universal points. But, ironically, the few ISOfix seats available are vehicle specific – the opposite of what you would expect from a solution to an incompatibility problem. Car makers prefer a system that uses only two anchorage points, below and behind the adult car seat. But this compromises the performance of the seat – it tends to overturn in a crash. Three-point anchorages should work better.

When we chose which seats to test, no ISOfix models were available in the UK. However, some bought on the Continent by other European consumer organisations, and tested alongside UK seats, were disappointing in our crash tests. The ISOfix concept has now been discussed for ten years, and it's still not working. It's time for the industry to have a major rethink.

RAISING AWARENESS

The government's ongoing road safety campaign has emphasised the critical importance of getting new seats properly fitted, and having existing seats checked. The best seat on the market won't protect your child in a crash if it's not securely fitted or if the buckle comes undone. Most child deaths in accidents are due to ill-fitting seats, and experts believe that most of these deaths would be avoided if people bought the right seat for the car and took some time getting to know how it works.

From this month, Halfords says it will become the first UK retail chain to offer customers a child seat-fitting service in all its 323 superstores. A trained member of staff will demonstrate how to fit the seat correctly in a customer's car.

Any initiative that increases consumers' awareness is good news, but it should be much easier to fit a seat correctly – and this is a job for the industry to tackle.

BEST BUY

Our Best Buy child car seats (clockwise from top right): Bebe Confort Iseos, Concord Baboo, Jané Matrix, Britax Renaissance

None of the child seats has a high total test score because of their crash test performance. However, the models we recommend did better than many others and had the fewest drawbacks.

Group 0+

The **Concord Baboo** **£80** from Halfords got the best score of all the seats on test, and is light and easy to fit. Its instructions could be better, but it's well designed to prevent someone from fitting it incorrectly.

The **Jané Matrix** **£99** is the only seat on test that can be fitted in the back of a car in a carrycot position. It can also be used in the conventional position for an older child. It's part of a travel system, so if you buy a chassis from the maker you can use it as a pushchair, too. It isn't widely available so phone Jané for stockists.

Group 1

The **Bebe Confort Iseos** **£107** from Mothercare, has good instructions, and it's easy to adjust and fasten in a child. However, it's a bit fiddly to fit initially and it's not particularly easy to clean.

The **Britax Renaissance** **£149** is easy to adjust and the buckle is a doddle to fasten. Once in, the child shouldn't easily slip out of the harness. It comes with good instructions and is easy to clean. On the downside it's fairly heavy and awkward to fit. It's available in Babies R Us, Halfords, Mothercare and Tesco.

PHOTOGRAPHY ARTEMI KYRIACOU

You may think you'd be better off with an all-in-one account – we tell you whether they're really worth having

Last month we looked at flexible mortgages, which give borrowers the option to increase and decrease their mortgage payments to suit their circumstances. All-in-one accounts are simply flexible mortgages that allow you to link your income and savings with your borrowing to reduce the amount of interest you have to pay.

Here we explain about the all-in-one accounts that are available and how each one works. We also look at who they are suitable for and whether they are as good as they may at first seem.

HOW THEY WORK

It makes little sense to borrow money at high rates of interest when you've got money in a savings account. But this is something that many people do. The average person has a few thousand pounds earning very little interest in a savings account, plus money in a current account probably not earning any interest at all. At the same time there's probably a mortgage, a credit card or two, and a personal loan, charging interest that could be as high as 20 per cent.

All-in-one accounts allow you to link together your different accounts – for example, your current account, your savings and your mortgage. You use your savings to offset your borrowings, which means you reduce the amount of interest you pay overall. For example, if you have a £70,000 mortgage and £10,000 in a savings account, with an all-in-one account you'd pay interest only on £60,000. However, you wouldn't receive any interest on your savings.

CAMs and offset mortgages

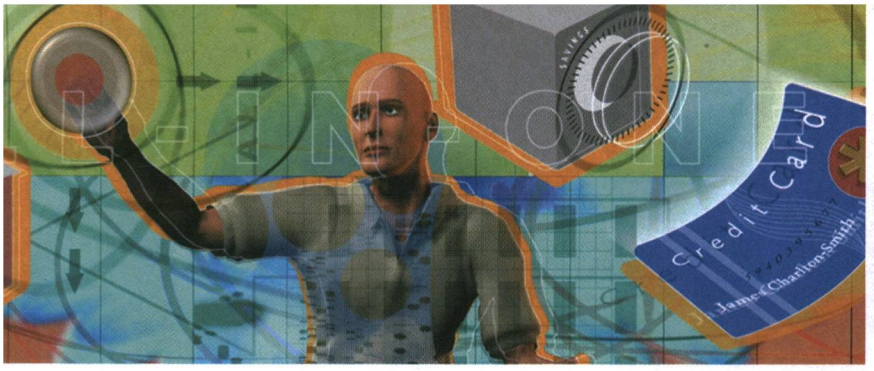
There are two types of all-in-one account – current account mortgages (CAMs) and offset mortgages. Both let you link your mortgage to a current account and savings account and essentially use your savings to reduce the size of the mortgage that you pay interest on. CAMs combine everything into one account, whereas offset mortgages keep your accounts separate, which could make it easier to keep track of your finances.

CAMs are offered by Britannic Money, Clydesdale, Virgin and Yorkshire. Offset mortgages are offered by Intelligent Finance (IF), Northern Rock and Woolwich. We explain on p29 how each account works and who they are suitable for.

Whether one of these accounts will suit you depends on a number of factors – your financial position, the type of person you are, how much tax you pay, whether you are employed or self-employed, whether you receive bonuses or whether your income fluctuates in other ways.

The basic idea of linking accounts together sounds simple, but can be difficult to explain, so it's important that you understand exactly how all-in-one accounts work before you take one out. For example, you should be aware that you won't earn interest on your savings if you use them to reduce your debts.

Although all of these accounts essentially do the same thing, the way each one works is slightly different and the choice of products you can combine varies. They also have different interest rates and



deals and their terms and conditions vary (see boxes on each account, opposite).

All of the accounts give you a monthly statement, a chequebook and guarantee card. They calculate interest daily across several different linked accounts, which means you benefit immediately from any reductions in the amount you owe. However, as they calculate the amount of interest daily across several different accounts, this makes it very difficult to check that your lender is calculating your interest charges correctly. Another consideration, particularly for CAMs, is that by taking a range of products from one lender it may be more of a hassle to switch to another lender if you want to change.

HOW MUCH COULD I SAVE?

The amount you could save by linking just your current account to your mortgage is relatively small. So, depending on the interest rate, you may be better off with a traditional mortgage that has a lower interest rate. Using your savings as well as a current account will save you much more.

The tables, below right, give examples of how much you could save using an offset mortgage (Woolwich Open Plan) and a CAM (Virgin One) by linking your mortgage to your current account and savings.

For example, if you had a 25-year £70,000 repayment mortgage at a rate of 6.7 per cent with Virgin, linking it to a current account into which you pay a salary of £30,000 spent equally through the month, you'd save £4,804 in interest and the mortgage would be paid off nine months early. But paying in £5,000 of savings as well reduces the cost by £21,659, and the mortgage would be repaid four years and seven months early. With Woolwich, at a rate of 6.25 per cent, you'd save £3,340 and pay the loan off eight months early. With savings added in as well, you'd save £18,561. In this example, Virgin looks like the better deal because the savings are larger, but the real reason for this is that Virgin has a higher interest rate and actually costs more overall.

The general rule with all-in-one accounts is that the more savings you have, or the more money you have going through your current account, compared with the size of your mortgage, the more money you'll save and the sooner you'll pay off your mortgage.

TAX

A less obvious benefit of all-in-one accounts is that, if you're a taxpayer, you can use your savings to reduce your borrowings. Because you won't be earning interest on the savings you've used, you won't have to pay tax on it. This can be especially beneficial for higher-rate taxpayers. For example, a higher-rate taxpayer who uses £10,000 of savings that normally earn 6 per cent before tax to reduce their mortgage, also with a rate of 6 per cent, would have to earn 10 per cent before tax on their savings to get the same benefit. With Woolwich's Open Plan Offset Together you can take this even further (see opposite).

ALTERNATIVELY, DO IT YOURSELF

You could save yourself thousands of pounds with a traditional mortgage simply by using your savings to pay a larger deposit at the start or by paying off lump sums whenever you can. Of course, you should keep some savings in case of emergency and you shouldn't use money you've put aside for something specific, such as your retirement or to pay university fees.

Some traditional mortgages also allow you to pay more than your normal monthly payment each month. This can reduce the total cost dramatically, although there are often restrictions (see last month's flexible mortgages report for further details). For example, you could save almost £17,000 and pay your mortgage off five years early by paying just £50 extra each month on a £70,000 mortgage.

Woolwich

Size of mortgage	Linked with current account: Current account monthly credit (£)	Linked with current account: Interest saved (£)	Linked with current account: Years saved	Linked with current account: Total cost (£)	Plus savings: Plus savings (£)	Plus savings: Interest saved (£)	Plus savings: Years saved	Plus savings: Total cost (£)
£35,000	950	1,732	0.7	67,533	1,000	5,048	2.3	64,217
£70,000	1,830	3,340	0.7	135,191	5,000	18,561	4.3	119,970
£105,000	2,620	4,789	0.6	203,007	10,000	33,941	5.3	173,855

Based on a rate of 6.25 per cent at 4 May 2001

Virgin

Size of mortgage	Linked with current account: Current account monthly credit (£)	Linked with current account: Interest saved (£)	Linked with current account: Years saved	Linked with current account: Total cost (£)	Plus savings: Plus savings (£)	Plus savings: Interest saved (£)	Plus savings: Years saved	Plus savings: Total cost (£)
£35,000	950	2,469	0.8	69,743	1,000	6,170	2.4	66,042
£70,000	1,830	4,804	0.8	139,621	5,000	21,659	4.6	122,766
£105,000	2,620	6,953	0.8	209,689	10,000	39,139	5.7	177,502

Based on a rate of 6.7 per cent for LTV up to 75 per cent at 4 May 2001

ILLUSTRATION MIKE STONES

OUR VERDICT

An all-in-one account won't necessarily save you money. Interest rates on these accounts are often higher than on traditional mortgages, and they tend to have poorer introductory deals. So although it may appear that you're saving money by linking your mortgage with your current account and savings, you may end up paying more overall.

You also need to decide whether you're the sort of person who could handle one of these accounts. For example, with a CAM, everything is combined into one account, so it could be easier to lose track. And all-in-one accounts (like flexible mortgages) may not be a good idea if you lack financial discipline.

The most important thing to consider when choosing a mortgage is to get one with the features you want at the right price, so always compare the interest and charges with other mortgages, as you may find you're better off elsewhere.

And remember, some traditional mortgages have similar features to all-in-one accounts, such as allowing you to make one-off or regular overpayments. Alternatively, you could use your savings to reduce the size of your mortgage simply by paying a larger deposit.

OFFSET MORTGAGES

INTELLIGENT FINANCE

Intelligent Finance (IF) allows you to link separate accounts, but you can choose which products to have and how they are linked. Unlike other offset accounts, you don't have to have a mortgage. The rates on the separate accounts are very competitive – its current account, personal loan and credit card are all *Which?* Best Buys – so you can benefit further by linking your borrowings with your savings.

Your savings, or the balance in your current account, are used to reduce your debts at the highest interest rate first so you get the maximum benefit. You can even decide to receive a higher rate of interest for your savings instead of offsetting them against your debts. The overall effect is the same, but you'll have to pay tax on the interest you receive, so this is probably not a good idea. IF's mortgage currently has a variable rate of 6 per cent. The accounts remain separate but you still benefit from your savings reducing your total debts.

PROS

- Good for people with savings who are prepared to use them to reduce their debts but want to keep them in separate accounts.
- Separate accounts may make it easier to budget.
- IF's rates are competitive but are not linked to the base rate.
- Tax benefits.

CONS

- Not as flexible as other accounts.
- The interest rate is variable and can change at any time, so you need to keep an eye on the rates as you may get a better rate elsewhere.
- You won't save much if you don't use the flexible options or savings.

northern rock

In May this year Northern Rock launched Together Connections, which allows you to link its flexible mortgage to a savings account, current account, credit card or an unsecured loan.

The accounts remain separate but you benefit by using your savings to reduce your borrowings. The interest rate is 6.39 per cent for up to 90 per cent loan to value (LTV), with a guarantee that the variable rate will remain below Northern Rock's standard variable rate (SVR) forever.

PROS

- Separate accounts may make it easier to budget.
- Good for people with savings who are prepared to use them to reduce their debts but want to keep them in separate accounts.
- Tax benefits.

CONS

- The interest rate is variable and can change at any time, so you need to keep an eye on the rates.
- You won't save much if you don't use the flexible options or savings.

open plan from THE WOOLWICH

The Woolwich Open Plan Offset mortgage allows you to link your mortgage to your savings and current account, but the accounts remain separate. The mortgage is a tracker and has a rate set at 0.75 per cent above the base rate, currently giving a rate of 6 per cent.

A recent development is Woolwich Open Plan Offset Together. This allows parents or family to link their savings to someone else's mortgage, while still holding on to the money.

PROS

- Separate accounts may make it easier to budget.
- Good for people with savings who are prepared to use them to reduce their debts but want to keep them in separate accounts.
- Flexible features and competitive rate fixed at 0.75 above base rate.
- Tax benefits.
- Together lets you link other people's savings to your accounts.

CONS

- You won't save much if you don't use the flexible options or savings.

CURRENT ACCOUNT MORTGAGES

britannic money

Britannic Money (previously First Active) combines a flexible mortgage with a current account. As with other CAMs, you can pay your savings into the account to reduce the size of your mortgage still further. However, because the accounts are combined, it could be harder to keep track of where you are up to. The rate is a tracker at a less competitive 1.24 to 1.74 per cent above the base rate.

You don't have to pay your salary into the account but you do have to pay a fixed amount off your mortgage each month and you can only underpay if you have overpaid first. This could be a good feature if you need the discipline not to fall behind with your payments.

PROS

- Flexible features combined with the benefit of linking to other accounts.
- Tax benefits.
- Unusually, it offers both fixed and discounted rates with no redemption penalties.

CONS

- Accounts are combined so could be harder to keep track.
- To receive a benefit from using your savings, they have to be paid into your account.
- You have to make a fixed payment each month and can only take holidays if you've overpaid first.
- Interest rates aren't as competitive as other accounts.

Clydesdale Bank Tailored Financial Solutions / Yorkshire Bank Tailored financial solutions

Yorkshire and Clydesdale are part of the National Australia Bank and both offer current account mortgages. In last month's flexible mortgages report they were second only to Direct Line and Virgin in terms of their flexibility.

Both accounts combine a mortgage, current account and savings and require a salary to be paid in each month. They charge 6.49 per cent variable, up to 90 per cent LTV for Yorkshire and up to 80 per cent LTV for Clydesdale.

PROS

- Flexible features combined with the benefit of linking to other accounts.
- Tax benefits.

CONS

- Interest rates not as competitive as other accounts.
- Accounts are combined so it could be harder to keep track.
- To receive a benefit from using your savings, they have to be paid into your account.

Virgin one

Virgin's is one of the most flexible mortgages available (see last month's flexible mortgages report) and combines your mortgage with a current account. Your salary has to be paid into the account. There's no fixed term and you don't have to make a set monthly payment – all you have to do is pay off the loan before you retire. You can have a credit card, cheque guarantee card and cheque book and pay in your savings. Rates vary from 6.35 per cent for 50 per cent LTV up to 6.95 per cent for 95 per cent LTV.

PROS

- Very flexible features and benefit of linking to other accounts.
- Interest rate better for lower LTVs.
- Tax benefits.

CONS

- Accounts are combined so could be harder to keep track.
- To receive a benefit from using your savings, they have to be paid into your account.
- You need to be financially disciplined – you can under- or overpay as you choose and even borrow more money at the mortgage rate.
- Rates are variable and not as competitive as other accounts.

Correct at 1 June 2001

The quality now available on printers is almost unbelievable, but the high running costs are still there

Remember the paperless society? The information revolution was supposed to rid us all of boring old paper. Perhaps one day it will – we are already seeing demonstrations of notepad PCs and even digital paper – but that day is a long way off.

Paper is a very hard technology to better, and the real progress has been in producing affordable printers that can get near-perfect results on to it.

TYPES OF PRINTER

The most popular and affordable are inkjet printers and black and white laser printers.

Laser printers work by transferring powdered ink to paper over an electrically charged drum. They're great for knocking out large numbers of text pages at high quality, doing about five pages a minute. And their prices are now below those of expensive inkjets. But laser printers aren't good for complex images, and you can forget about photographs. Also, if you want colour, you'll need to spend around £1,000.

Inkjets work by squirting thousands of tiny blobs of ink on to the paper. They're excellent for colour graphics and photographs. But they're easily outpaced by laser printers and typically worse at producing text-only pages. On average they do about two pages per minute and only the very best can turn out text pages almost indistinguishable from laser ones. Inkjets are much more versatile than lasers, with some models capable of producing banners, stickers, transparencies, or T-shirt transfers.

GETTING THE RIGHT RESULTS

Printer manufacturers usually recommend their own ink and paper – we used these for all our tests. And although their brands aren't the only option (see p32), you do need to use special paper and inks for good quality prints.

The other important element for getting good results is using the printer's 'driver'. This is the software that acts as a translator between your printer and a program that wants to use it. The most important job the driver does is to take the colours from the computer and convert them into a mix of coloured inks. It may also do other things like enhancing low-resolution pictures taken off the internet. The quality of the driver can strongly affect the realism of your pictures, so download the latest version from the manufacturer's website, and always use the options it offers. One tip is to reinstall the driver with different default settings, say one for draft and one for report quality, to remind yourself to choose the right one each time you print.

Inkjet prints will fade over time, though how quickly depends on the quality of inks you use. It's advisable to hang your prints behind non-reflective glass and out of direct sunlight or, preferably, keep them

PHOTOGRAPHY CLIVE ROWAT

out of the light in an album. Always keep a digital copy of important pictures.

USEFUL FEATURES

Four of the printers on test can print out pictures at A3 size – see the table over the page for details. This is a good feature, but remember it doubles the printing costs shown in the table.

The Hewlett Packard PhotoSmart 1215 and the Kodak Personal Picture Maker 200 can both print from digital cameras' memory cards. So you don't need a computer to print out your pictures, although your options for editing photographs will be more limited. You can buy the Kodak with a digital camera included, worth about £150, if you spend an extra £100. Of the two, we'd recommend the HP machine – the Kodak is maddeningly slow, taking a full 22 minutes to turn out a best quality print on best quality paper, as opposed to the HP's four minutes.

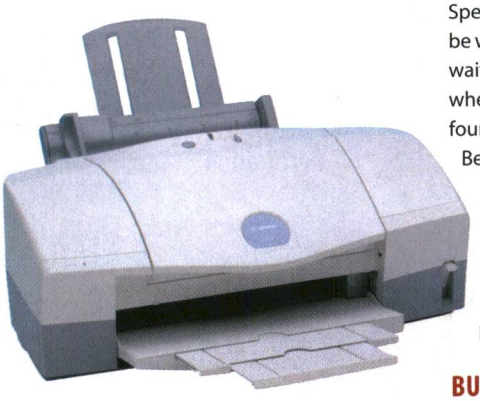
Most printers connect to your computer via a parallel port or a USB port. But the Hewlett Packard PhotoSmart 1215 can also connect via infrared.

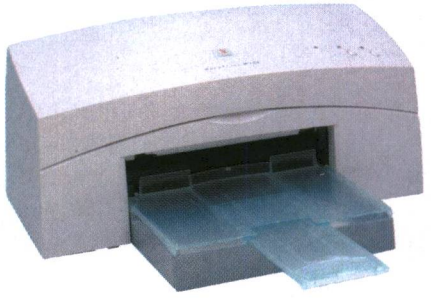
BEST BUY

After two years of Epson and Hewlett Packard winning out, this year Canon has emerged as top dog. The **Canon S800, £330,** is the first inkjet we've seen that can do text printing to near laser printer quality. It also turns out stunning photographic shots – perhaps the best ever seen on an inkjet. If you want to squeeze every last inch out of your printer, this is the one to go for. It's available from Dixons.

Spending less money on an inkjet affects the speed of printing more dramatically than the quality. Even a printer scoring ○ for quality is on a par with a Best Buy printer of three or four years ago, and may be good enough for you. Speed is a different matter – few of us would be willing to hang around for 15 minutes waiting for a photo from the Canon S450 (£119), when it takes the **Xerox Docuprint M750, £80,** four minutes. In fact, this is our less expensive Best Buy – a good all-rounder at under £100. It's available from John Lewis.

If you're going to be printing only large amounts of text, go for a laser printer. Both those on test were good, although the **Samsung ML4500** (**£149** from John Lewis) is particularly good value.





From top to bottom: Canon S800, £330, Xerox Docuprint M750, £80, and Samsung ML4500, £149, are our new Best Buy printers

BUYING TIPS

Remember our Best Buys are just a guide. Decide what you'll want to use the printer for and how much you want to spend, and use the table (overleaf) to guide you to the right choice.

Some, though not all, shops will let you take in a CD of images and give you printouts from the printers you're interested in. This will help you get an idea of what quality level you're happy with. It helps to use photographs with reflections, windows, flesh tones and fine detail – these are the first elements of realism to be lost.

Remember to pick up a cable (usually a USB cable) when you are in the shop – manufacturers are still failing to provide these.

If you're short of desk space, you might like to consider a multifunction unit – say, an all-in-one phone, fax, and printer. See 'Double agents', *Computing Which?*, July 2001, p8 for details.

WHAT TO LOOK FOR IN THE TABLE

Put more weight on the rating for text if you're just going to be printing letters, CVs, and so on. Look more at standard and high quality ratings if you're going to be printing colour charts, off the internet, or doing desktop publishing. Only put weight on the photographic rating if you want really good images. You may be happy with a ☆, but below this overall quality tends to be low.

Print costs can be important, but it depends entirely on how you use your printer – try to work out your annual spend.

PRINTING COSTS

Buying a decent printer can be a surprisingly cheap affair, with models starting at just £50, but the real sting is in the 'consumables' – the paper and the ink.

Manufacturers encourage you to use their own inks and papers with their printers. They say that this improves the quality and longevity of prints because they are designed to work together.

But at around £15 to £30 for inkjet cartridges, you could spend more than you did on the printer within a few months. Some printers also take special photographic inks. A full set of these can cost from £60, though they don't make a huge difference to the print quality, so we don't recommend buying them. One option that we do approve of, though, is being able to buy each colour separately, as you can with some Canon and Xerox printers. This will only benefit people who use one colour more than another, but it's polite to give people a choice, isn't it?

The price of manufacturers' cartridges varies wildly, but so do the number of pages you can wring out of a cartridge. The table, right, shows the ink costs for printing out black and white or colour pages. The most cost-efficient inkjet printer on test was the Canon S450.

GENERIC CARTRIDGES

There are alternatives to the prescribed cartridges. You can buy generic clones of cartridges designed for specific printers. You can save a good deal of money this way. For example, you could go to W H Smith's website and spend £28 on a black cartridge for the Epson Stylus Colour 1160 or buy its generic cartridge for £10.

Another option is to buy an ink replacement kit, which you use to fill the cartridge you have using a syringe. These are a messy proposition, and there's some danger of damaging the printer, but they are cheaper.

The printer manufacturers defend their relatively high prices by saying that their inks are specially designed to work with their printers and they spend a lot on research to get consistently good results. However, they can get in the way of you choosing your favoured method – some Epson printers use a microchip to tell you how much ink is left, but once it's empty, the chip renders the cartridge useless.

PAPER COSTS

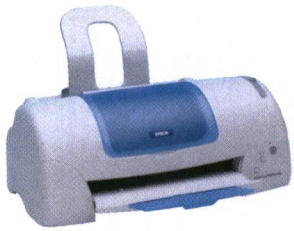
Paper can be pricey too. You need special paper to get the best quality images, and a typical branded paper can cost up to 90p a sheet. Standard inkjet paper is cheapish, though, (2p) and high-grade paper (10p) is okay for most jobs.

Again, there are generic alternatives available. In the past, we've printed out some of our test sheets on generic paper and found very little difference in quality, though we didn't test for how long it took before the image faded.

Canon S400

Canon S450

Canon S4500



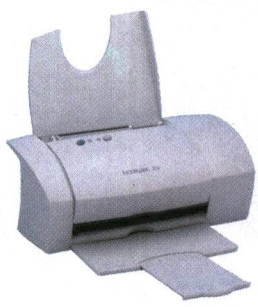
Epson Stylus Photo 790

Hewlett Packard DeskJet 640 C

Hewlett Packard DeskJet 1125 C

Printers

	Colour inkjets						
	Canon S400	**Canon** S450	**Canon** S4500	**Canon** S800	**Epson** Stylus Color 580	**Epson** Stylus Color 1160	**Epson** Stylus Photo 79
Specification							
Price (£) 1▷	90	119	289	330	69	230	139
Dimensions (wxhxd) (cm) 2▷	42x28x58	47x29x61	57x42x79	45x32x61	44x33x54	62x41x83	45x33x57
Interfaces 3▷	USB/parallel	USB/parallel	USB/parallel	USB/parallel	USB/parallel	USB/parallel	USB/parall
Incompatible operating systems 4▷					Windows NT, Windows 95		
Features							
Capacity of sheet feeder	100	100	100	100	100	100	100
A3			✓			✓	
Printing via memory card							
Performance							
Print quality/speed (text) 5▷	☆/○	☆/☆	☆/☆	★/○	○/◒	○/☆	○/○
Print quality/speed (standard) 6▷	○/○	○/○	○/○	☆/○	☆/◒	☆/★	☆/☆
Print quality/speed (high quality) 7▷	○/◒	○/◒	○/◒	★/☆	☆/●	☆/☆	☆/☆
Print quality/speed (photographic) 8▷	○/○	★/◒	★/◒	★/☆	☆/◒	☆/★	☆/☆
Print costs							
Cost of ten black text-only pages (p) 9▷	22	18	20	44	84	41	70
Cost of one colour page (p) 9▷	32	18	25	31	49	30	31
Convenience							
Instructions	☆	☆	☆	★	☆	★	★
Ease of setting up	★	★	★	★	★	☆	☆
Ease of day-to-day use 10▷	☆	☆	☆	☆	☆	○	☆
Total test score	68	75	77	89	64	83	77



Lexmark Color Jetprinter Z12

Lexmark Color Jetprinter Z42

Lexmark Color Jetprinter Z52

Canon S800

Epson Stylus Color 580

Epson Stylus Color 1160

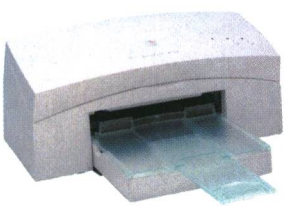
Hewlett Packard DeskJet 1220 C

Hewlett Packard PhotoSmart 1215

Kodak Personal Picture Maker 200

	Hewlett Packard DeskJet 640 C	Hewlett Packard DeskJet 1125 C	Hewlett Packard DeskJet 1220 C	Hewlett Packard PhotoSmart 1215	Kodak Personal Picture Maker 200	Lexmark Color Jetprinter Z12	Lexmark Color Jetprinter Z42	Lexmark Color Jetprinter Z52	Xerox Docuprint M750	Xerox Docuprint M760	Monochrome lasers: Brother HL-1240	Monochrome lasers: Samsung ML4500
2	69	247	320	249	250	50	90	130	80	149	210	149
2	45x21x48	58x23x69	59x24x63	48x21x39	47x31x52	38x36x55	45x37x57	47x34x57	48x32x53	49x25x60	38x25x45	33x37x38
3	USB/parallel	USB/parallel	USB/parallel	USB/parallel/ IrDA	USB	USB/parallel	USB/parallel	USB/parallel	USB/parallel	USB/parallel	USB/parallel	Parallel
4					Windows NT, Windows 95	Windows NT						Apple OS
5	100	150 ✓	150 ✓	100 ✓	100 ✓	100	100	100	150	150	250	150
6	○/○	○/○	☆/○	☆/○	☆/◒	○/◒	○/☆	○/☆	○/☆	○/☆	★/★	★/☆
6	○/●	○/○	☆/○	☆/☆	☆/●	○/◒	☆/◒	○/◒	☆/☆	○/○	○/★	○/★
6	○/◒	○/○	☆/☆	☆/☆	○/◒	○/◒	○/◒	○/☆	○/☆	○/★	○/★	○/★
6	◒/◒	☆/○	☆/☆	★/☆	☆/●	○/○	☆/◒	○/○	☆/☆	☆/☆		
7	58	31	32	32	88	119	92	94	25	29	9	16
7	31	25	30	62	44	47	26	25	35	38		
8	☆	○	★	★	★	★	★	★	☆	☆	☆	☆
8	★	○	☆	★	★	★	☆	☆	☆	☆	☆	○
8	○	☆	☆	★	☆	◒	☆	☆	☆	☆	○	○
9	55	74	83	81	62	58	68	68	72	72	79	74

Xerox Docuprint M750



Xerox Docuprint M760

Brother HL-1240

Samsung ML4500

NOTES
Printers highlighted in **red** appear in the Best Buy Guide on p31.

Specification

1 The typical high-street price if you shop around.

2 This is the space taken up by the printer when loaded with paper – A3 paper for those that take it, A4 paper for the rest.

3 This is used to connect the printer to your computer. USB printers work with most modern PCs and Apple Macintoshes, but not older ones. None of the printers had an Apple serial interface for use with older Macintoshes, so you'd have to buy a serial-USB converter.

4 These are the common Microsoft and Apple operating systems that the printer won't work with.

Performance
The first rating in each column is for the quality; the second is for speed. Where we've used different types of paper, the rating is the best compromise of both quality and speed.

5 We printed text on photocopier paper. For inkjet printers, we repeated the tests using special paper recommended by the manufacturer.

6 We printed sheets that included text, pictures, photos and charts on to copier paper for laser printers, and inkjet paper for inkjet printers.

7 We selected the printers' high-quality settings and reprinted the same sheets. For inkjets, we used all the different types of recommended high-quality paper, and for the laser printers we used copier paper.

8 For inkjets, we printed on high-quality glossy paper. For those with a photokit, the best combination of speed and quality was taken from normal and photokit results.

Print costs

9 For the black tests we printed pages of text (with 1,500 characters), and for the colour tests, a page filled with equal sized stripes of cyan, magenta and yellow. We continue the printing until the ink or toner runs out, and then we calculate the cost per page. The cost given does not include the cost of paper.

Convenience

10 Includes changing toner/ink cartridges, clearing paper jams and cleaning the printer.

TOTAL TEST SCORE
This score ignores price and is based on:

Print quality	45%
Convenience	25%
Versatility	20%
Construction quality	5%
Noise/energy use	5%

Key
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

FUNCTIONAL FOOD THE FACTS AND THE FICTION

Can you really reduce your cholesterol by eating a sandwich or a snack bar, or boost your concentration with a fizzy drink? We assess the evidence

Amanda Bristow takes the fiction out of functional foods

We expect our food to give us vitamins, protein and other essential nutrients, but what if it could also reduce your cholesterol, help maintain a healthy heart, or boost alertness? Sounds too good to be true? Well, these are just some of the claims made about functional foods.

Functional foods have extra ingredients added to give them a particular health benefit. For example, you might already be familiar with yogurts containing probiotic bacteria which make claims such as: 'helps your digestive system work optimally' or Benecol and Flora pro.activ margarines which claim to 'reduce cholesterol' and 'help maintain a healthy heart'.

The UK market for functional foods is increasing as new functional foods appear on the shop shelves. But it seems we're still somewhat cautious about buying them – Aviva Life Foods functional food range was withdrawn from sale here last year due to disappointing sales, and LC1 Go! (a probiotic milk drink), Pact Omega-3 spread and Ribena high-fibre juice have all disappeared from our shelves.

KEY QUESTIONS ON FUNCTIONAL FOODS

Although some functional foods can be beneficial, we're right to be cautious about them as there are a number of important issues to consider before buying them. Here, we answer some of the main questions.

What evidence is there that they work? For some products, such as Benecol and Flora pro.activ margarines, there's good evidence that they have an effect, but for others, either the evidence is less convincing or the products haven't been tested. Food companies don't have to provide evidence to back up any health claims they make on the pack before launching a product, nor do they have to test the products to ensure they contain the claimed amount of the active ingredient. Indeed, a recent survey found that only 13 per cent of probiotic products tested contained the live bacteria listed on the label.

Are they suitable for everyone? No. Energy drinks with caffeine aren't suitable for young children or people sensitive to caffeine, and the Benecol range and Flora pro.activ may not be appropriate for pregnant or breast-feeding women or children under five. Also, Benecol products and Flora pro.activ may not be beneficial if you don't have high cholesterol, are under 50, and not at risk of developing heart disease.

Are they healthy? Not always. Functional foods, such as sugary drinks, cereal bars and bread spreads, may be high in sugar or fat.

Can I get the same benefits from other foods? Yes, in some cases. For example, oily fish is generally a richer source of omega-3 fats than any of the omega-3 functional foods that we looked at. Also, you don't need to eat functional foods to get soy protein, as it's in many foods, such as tofu and soy milk.

How much do they cost? Functional foods are often expensive compared with other foods. Energy drinks are at least twice the price of other canned drinks, Flora pro.activ is nearly five times – and Benecol is more than six times – the price of regular Flora margarine. So you need to be sure that you really could benefit from them before splashing out.

OUR EXPERTS

We asked two nutrition experts, an expert in nutritional biochemistry, a professor of pathological biochemistry, an epidemiologist who specialises in cholesterol and heart disease, and a professor of nutrition to help us assess the functional foods in this report.

PHOTOGRAPHY JONNY THOMSON, JOHN TRENHOLM

THE EVIDENCE

Our experts have reviewed the evidence for some of the ingredients contained in functional foods and assessed whether the foods are likely to do what they claim

ENERGY DRINKS

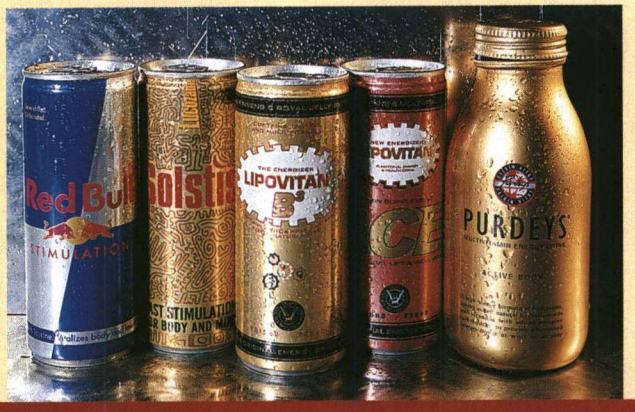
Products Red Bull (from 89p, 250ml), Lipovitan ACE (from 89p, 250ml), Lipovitan B3 (from 89p, 250ml), Purdey's Multivitamin energy drink (from 99p, 330ml), Solstis (from 99p, 250ml)

Functional ingredients Can include glucose, caffeine, vitamins, herbs and taurine.

Claims 'Stimulates metabolism' (Red Bull), 'designed to boost alertness' (Solstis).

The facts There's no doubt that energy drinks provide energy (calories) – all contain sugar or glucose as their main ingredient after water. A bottle of Purdey's Multivitamin energy drink has the equivalent of nine teaspoons of sugar, and as many calories as a large Kit Kat. However, it's one of the few that tells you how much sugar is in it, so the others may have even more. All, apart from Purdey's Mulitvitamin energy drink, also contain caffeine – Red Bull and Solstis contain the most, about the same amount as a cup of coffee. Solstis also includes guarana extract, which contains caffeine, too.

Caffeine is a well-known stimulant. Research shows that it increases concentration and alertness, and glucose has similar effects. High-caffeine energy drinks can cause behavioural changes in young children. They should also be avoided by people who are sensitive to caffeine.



Taking extra vitamins isn't usually necessary if you have a balanced diet. There's also a lack of evidence for any benefits of taking royal jelly, ginseng or other herbs in some of these drinks. In addition, royal jelly and ginseng can cause reactions in people with certain conditions (see 'Nature's cures', *Which?*, March 2001, p30, for more information). Taurine (an amino acid) is found naturally in some foods, but it's not clear whether taking extra in an energy drink is beneficial.

EXPERTS' VERDICT

Energy drinks are high in sugar, don't fit in with healthy eating advice and are expensive. They may have some effects such as increasing your alertness, but there's no evidence to show that they would do this any better than a cup of coffee with sugar, for example.

OMEGA-3 FATTY ACIDS

Products Bertrams Exclusiv Omega fruit juice drink (from 99p, 330ml), Columbus Healthier eggs (from 89p for six), Freshlay Vita eggs (89p for six), Nutribread loaf for the family (89p, 800g), Vitaquell Omega-3 vegetable margarine (£1.25, 250g)

Functional ingredients Omega-3 fatty acids

Claims 'May play a part in the maintenance of a healthy heart and circulation' (Vitaquell Omega-3 margarine), 'can help protect the heart', (Columbus Healthier eggs).

The facts Omega-3 fatty acids are polyunsaturated fats. The most important ones are eicosapentaenoic acid (EPA) and docosahexaenoic acid (DHA) which are known as 'long chain' fatty acids. The best source of these is oily fish such as mackerel, herring and pilchards. Dark green vegetables, rapeseed, linseed, soybean oil and walnuts all contain alpha-linolenic fatty acid, which our bodies can convert to EPA and DHA.

Omega-3 fatty acids are linked with a healthy circulation and a reduction in heart disease. Government advice is to double our intake of omega-3 fatty acids by eating an extra 0.1g a day, although more than this may have benefits. Eating one portion of oily fish a week is enough to get the extra omega-3 fatty acids you need, but omega-3-enriched foods can be a useful way to boost your intake of them. To get an extra 0.1g a day, you'd need to consume one of the following: one medium Columbus or Vita eggs, four slices of Nutribread, about 40g of Vitaquell spread (enough for six slices of bread), or one and a third bottles of Bertram's fruit juice. However, if you are vegetarian, Nutribread family loaf and Bertram's omega-3 fruit juice are not suitable as they both contain fish oils.

There's research proving the benefits of eating omega-3 fatty acids but little on the products themselves. Columbus eggs sent us details of a small study on eggs similar to theirs, but none of the manufacturers provided evidence of research on their own products.

EXPERTS' VERDICT

If you don't eat oily fish or you want to boost your omega-3 intake, these foods may be useful. But some don't contain very much omega-3.

OUR VERDICT

If you have high cholesterol, are over 50, or at risk of heart disease, you could benefit from eating foods with added sterols or stanols. Soy protein also looks promising for lowering cholesterol, but we await the formal publication of the trial results of Marks & Spencer's '& more' foods to see whether they really work. However, some contain levels of vitamins way above the recommended daily amount. Foods with added omega-3 are potentially a useful way to increase your intake of omega-3s, especially if you don't eat oily fish. But some of these foods contain only small amounts of omega-3s. Energy drinks may boost your alertness and concentration, but there's no evidence that they're more effective than drinking a cup of coffee with sugar, for example. Moreover, their high sugar content doesn't fit in with healthy eating advice.

More research is needed before functional foods go on sale, and there should be tighter controls over the claims made about them. The law says that products cannot make misleading claims but, at the moment, trading standards officers can only take action once a product is on the market and the damage has been done. The Joint Health Claims Initiative, set up by consumer organisations, trading standards representatives and the food industry, has set up a voluntary code, to vet health claims before they're used. This is a useful step, but claims really need to be controlled by law.

PLANT STANOL AND STEROL ESTERS

Benecol
Benecol
Benecol

Unwanted guests

The Pied Piper lured rats away with his music. Our guide concentrates on the more conventional ways of getting rid of household pests

Domestic pests are a widespread problem, and most homes will be affected at one time or another. When we placed a 'Help wanted' in *Which?*, we were inundated with letters from readers who had experienced problems with one or more types of pest. Even the Queen isn't safe – earlier this year she called pest controllers to Buckingham Palace after spotting mice in the kitchens. Our report identifies five of the most common household pests and offers advice on how to deal with them.

DEALING WITH PESTS

Not all pests are dangerous. Some cause damage and spread disease, while others are just an unsightly nuisance. If you discover that pests have taken up residence in your home, you have several options.

DIY Pests such as ants, silverfish, moths or woodlice are relatively harmless and can be tackled with DIY methods. A wide range of pest control products is available from hardware, DIY and gardening shops. Some items can also be bought over the internet or through mail order. All pest control products on sale in the UK have to be approved for home use by the Health and Safety Executive. Products will vary, so it's vital that you read instructions carefully before use and follow them exactly.

In some cases, DIY isn't advisable. You might be able to tackle individual wasps, rats, mice or fleas by yourself, but serious infestations are best left to the experts.

Local authorities The 1949 Prevention of Damage by Pests Act requires local authorities to keep their district free of rats and mice. However, services vary. Some local authorities offer a comprehensive service for all pests, others offer a limited service, and a few contract all their work out to a private pest control company.

Although local authorities aren't obliged to foot the bill for this work, many do offer free or subsidised services for residents or those on benefits. So, if you discover a pest problem, it's worth contacting your local council first to see what it offers.

Private companies There's a variety of national and regional chains offering pest control services. There are also hundreds of small independents. Ask around for recommendations or look under 'pest control' in *Yellow Pages*. The substances used by professional pest controllers are stronger than those approved for DIY use and all pest technicians should be properly qualified to handle them. Members of the NPTA (National Pest Technicians Association) and BPCA (British Pest Control Association) will have received training, so call either of these organisations for a list of qualified pest controllers. Members of the NPTA and BPCA should also maintain set criteria and have liability insurance.

For this report, we rang 39 pest control companies round the UK – eight metropolitan councils, seven local authorities, two national chains, six regional chains and 16 independents – and found that prices varied hugely. So, however desperate you are to get rid of the pest, call round for quotes before you start.

HOUSEHOLD PESTS – THE FUTURE

If UK winters continue to become warmer and wetter, pest infestations could increase. Although several surveys have been carried out to determine the number of pests and infestations, there is no uniform approach to pest control nationally. This has prompted the Chartered Institute for Environmental Health to set up a new advisory group, The National Network of Pest Liaison Groups. Made up of local authority and commercial pest control experts, academics and scientists, the group will try to establish a sensible projection of the number of pests nationwide and discuss how to establish a consistent approach to pest control throughout the country.

RATS

Experts estimate that as many as 65 to 70 million rats could be living among us, which means that there are more rats in the UK than people.

The 1996 English House Condition Survey reported that rodent infestations were declining. However, many professionals have since reported a rise in call-outs, and experts believe that rodent levels are increasing, mainly due to a series of milder winters and the growth of fast-food litter on the streets. It's also thought that some rats have developed a resistance to traditional rodenticides.

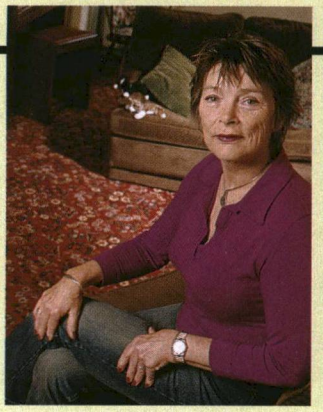
Brown rats are the most common type of rat in the UK and usually live outside in sheds, compost heaps, rubbish tips and sewers, only venturing inside your home to steal food. They are a year-round problem, common in urban areas and most active at night. Rats pose serious problems to health

www.which.net

Help online

Our online question and answer service covers pest control this month. Post your questions by 13 July at **www.which.net/which/askus.html**. Replies will be posted on the site on 20 July.

ONCE BITTEN, TWICE SHY



Diane Davies, her family and pets live in Broxbourne, Herts. On return from a two-week holiday abroad, Diane sat on the sofa to relax with a cup of tea. Within moments, she looked down to see her feet and legs covered in fleas. The family dog had been in kennels while they were away, but the fleas had obviously used this opportunity to breed and multiply in the cosy habitat of the shag pile carpet.

Diane promptly called the local authority, which offered a free pest control service for fleas. The Davies family was forced to evacuate the house for four hours while the pest controller sprayed each room. They returned to a lingering smell of chemicals – but the fleas had disappeared.

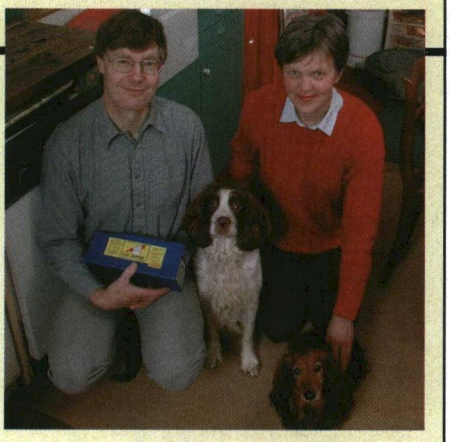
The family still has cats, dogs and the occasional flea, but has never had another plague. However, the shag pile carpet was traded in for a new model, just in case.

SHOCK OF THEIR LIVES

Last winter, to their horror, Christopher and Karin Proudfoot discovered rats in their Kent home. At first they heard loud scuffles in the roof and between walls. When the family dogs showed a sudden interest in an unoccupied room, they investigated and discovered a rat nesting in a drawer of papers.

They tried to block entry points in the floor around the radiator piping, but this didn't stop the rats getting in. Before long, the rats had chewed through the wires to their burglar alarm, rendering the whole system inoperative. The final straw was when the rat chewed through the back of the fridge and ate the butter.

Christopher and Karin needed to find an effective way to get rid of the rats, but they were worried about using poison as they didn't want to endanger their dogs. Then they spotted an advertisement in a weekend newspaper for an electric pest control device. They ordered the item and received it the next day. The reusable device consists



of a box into which you place bait. The rat enters the box and is electrocuted. You then dispose of the body simply by shaking the box.

After catching two rats, Christopher and Karin have been pest free since the new year.

and carry diseases such as typhoid, rat bite fever, the potentially fatal Weil's disease and a whole range of food-poisoning bacteria. They spread germs by contaminating food and water and can chew through almost anything, including steel, plastic, lead piping and electric cables. This can lead to danger of flood and fire.

If you suspect rats are inside your home, look out for the following signs – droppings, signs of gnawing, and greasy smear marks along the walls and floor. Rats are approximately 23cm long, excluding their tail, and have small ears. There have been reports of larger 'super rats' but these are rare.

How to deal with them

If possible, block the rat's points of entry to your house and remove any food sources. Locating entry points can be difficult as rats are good climbers and can squeeze through a hole the size of a thumb. Don't leave food or rubbish around that might attract them. Keep foodstuffs in airtight containers and leave bird food on a table above ground level.

If these measures fail, our experts advise calling in professional pest controllers, as they will be trained to assess the problem, have access to stronger rodenticides and be able to minimise risk of future infestations.

Generally, an average of three visits is recommended to get rid of rats. The pest controller will lay bait and return at a later date to check the rats have gone. Of the 15 councils we contacted, ten offered a free service and one offered a subsidised rate. Among the private companies, the price ranged from £53 to £141 per treatment.

You can buy rodenticide for DIY use, although you should only use this if you feel confident doing so. Always follow the instructions very carefully, as these poisons can harm children and pets if used incorrectly. Rats usually go back to the nest to die, although some readers warned of unpleasant smells when rats had died under floorboards. You can buy traps, but the downside of these is that you have to dispose of the bodies yourself. You can also buy a range of 'gadget' devices, such as those which claim to kill rats with electric currents. Although a couple of readers had tried them successfully (see 'Shock of their lives', left), our experts say they may not be effective in all circumstances.

MICE

Don't be fooled by Mickey and Jerry. Despite these cute cartoon images, mice are a bigger danger to public health than rats. House mice search for warmth and shelter inside your home and, unlike rats, won't just pop in and out but will bring their suitcases and move in.

Mice are a year-round problem and most active at night. They can climb walls, squeeze through gaps as small as a pencil and usually live under floorboards or behind walls. Like rats, they can cause damage by gnawing through pipes and electric cables. They can also transmit a variety of diseases and carry parasites such as worms, fleas and mites. Mice urinate and defecate everywhere, contaminating food, water and surfaces.

If you spot mice, don't ignore them. They're unlikely to leave of their own accord, and breed quickly – one pair can produce 2,000 offspring in one year – so take action early to prevent an epidemic.

How to deal with them

As with rats, you should block points of entry and remove sources of food. Some of our readers advised getting a cat. This might scare mice off, but a cat won't be able to get into all the nooks and crannies where the mice are living.

If the problem is serious, call in the professionals, who will normally lay bait and return to assess how the treatment is working. They can then reapply bait if necessary. An average of three visits is usually recommended. Ten of the 15 local authorities we contacted provided a free service, and one provided a subsidised service. Private companies ranged from £53 to £141 per treatment.

If you choose to treat the problem yourself, you can buy humane traps (which capture the mice for release), self-set traps (which kill the mouse) or rodenticide. Traps should be placed at right angles to a wall. Lots of readers found that mice preferred chocolate bait to cheese.

FLEAS

Fleas are a common household nuisance. They feed on warm-blooded animals and are normally brought into the house by pets. Cat fleas are the most common, but if

PHOTOGRAPHY ROBIN BECKHAM, JOHN TRENHOLM ILLUSTRATION EMMA DODD

their host isn't around they will feed on anything – including other pets and humans. Flea bites are red and itchy, can cause intense irritation and have been known to transmit diseases – fleas passed the bubonic plague to humans after feeding on infected rats.

Fleas can only survive outdoors in warm weather but once indoors, can live year round. Although they're only 3mm long, they can jump up to 15cm in height – the equivalent of a person being able to jump over Nelson's Column.

Once they get inside your home, fleas multiply very quickly. Flea eggs can get into rugs, carpets, furniture, beds and even into wall cracks. In ideal conditions, adult fleas can survive from two months to one year without feeding. The fleas crawling across your carpet are only a symptom of a much larger problem. Studies show that adult fleas represent only 5 per cent of the total flea population in your house. Flea eggs, larvae or pupal cocoons make up the remaining 95 per cent.

How to deal with them

Prevention is better than cure. There are a variety of products available to deter pet fleas, such as collars, aerosols, powders, shampoos or even injections. It's worth using at least one of these products on your pet throughout the summer months. If in doubt, seek advice from a vet.

You might be able to control a minor infestation yourself. Make sure that you get rid of all eggs, as well as fleas, by vacuuming carpets and soft furnishings and then disposing of the bag contents. Wash infested bedding and clothes thoroughly – tumble drying for 30 to 45 minutes will kill fleas. If the problem is serious, you might have to throw away infested materials.

There are two different types of treatment – one for pets and one for household use. If possible, treat both your pet and your home on the same day or one will only reinfest the other.

If you have a large-scale problem, call out a pest control company. On average, one to two visits are needed. Only two of the councils we contacted offered a free service and three offered a subsidised service. Of the private companies, prices ranged from £35 to £105 per treatment.

COCKROACHES

Cockroaches have been around for over 250 million years and the number of UK homes infested with them increased by 85 per cent between 1993 and 2000.

Cockroaches, with their flat oval bodies and long antennae, are a year-round pest. Wet weather forces them out of drains and sewers and into homes. They like dark, humid conditions and thrive around heating ducts, boilers and kitchens. Although most often found in commercial premises, they can be found in homes – particularly multiple-occupied premises such as flats.

Cockroaches will eat anything – rubbish, paper, clothes, faeces and even each other. They give off an obnoxious smell and contaminate food, utensils and surfaces with excreta and food-poisoning bacteria. They can also spread illnesses such as dysentery and gastroenteritis.

How to deal with them

Cockroaches are very resilient and adaptable, making them difficult to deal with. Although it is possible to tackle them on your own, our experts advise leaving them to the professionals.

Cockroach eggs are resistant to insecticide so can't be killed until they hatch. Several applications are often needed to eradicate the problem.

The number of visits recommended was between three and six. Of the 14 councils, seven offered a free service for cockroaches and one offered a subsidised service. Of the private companies, prices ranged from £40 to £235 per treatment.

If you want to attempt the job yourself, buy an insecticide spray or powder labelled for cockroach control. You should apply it to surfaces over which the insect crawls, according to the product label instructions.

WASPS

Wasp nests are a seasonal problem. The queen wasp hibernates over winter then builds a new nest in which she lays her eggs in spring. One nest can produce 30,000 wasps in a year and activity peaks around August and September.

Wasps are a nuisance and can deliver a nasty sting – unlike bees, they can sting repeatedly. For some people, wasp stings can be potentially fatal. If you experience unusual pain or swelling after being stung, seek immediate help from a doctor.

Large numbers of wasps travelling to and from a particular location can indicate a wasp nest. Nests look like cream-coloured 'cones' and are frequently located in cavities, walls, trees and roof spaces.

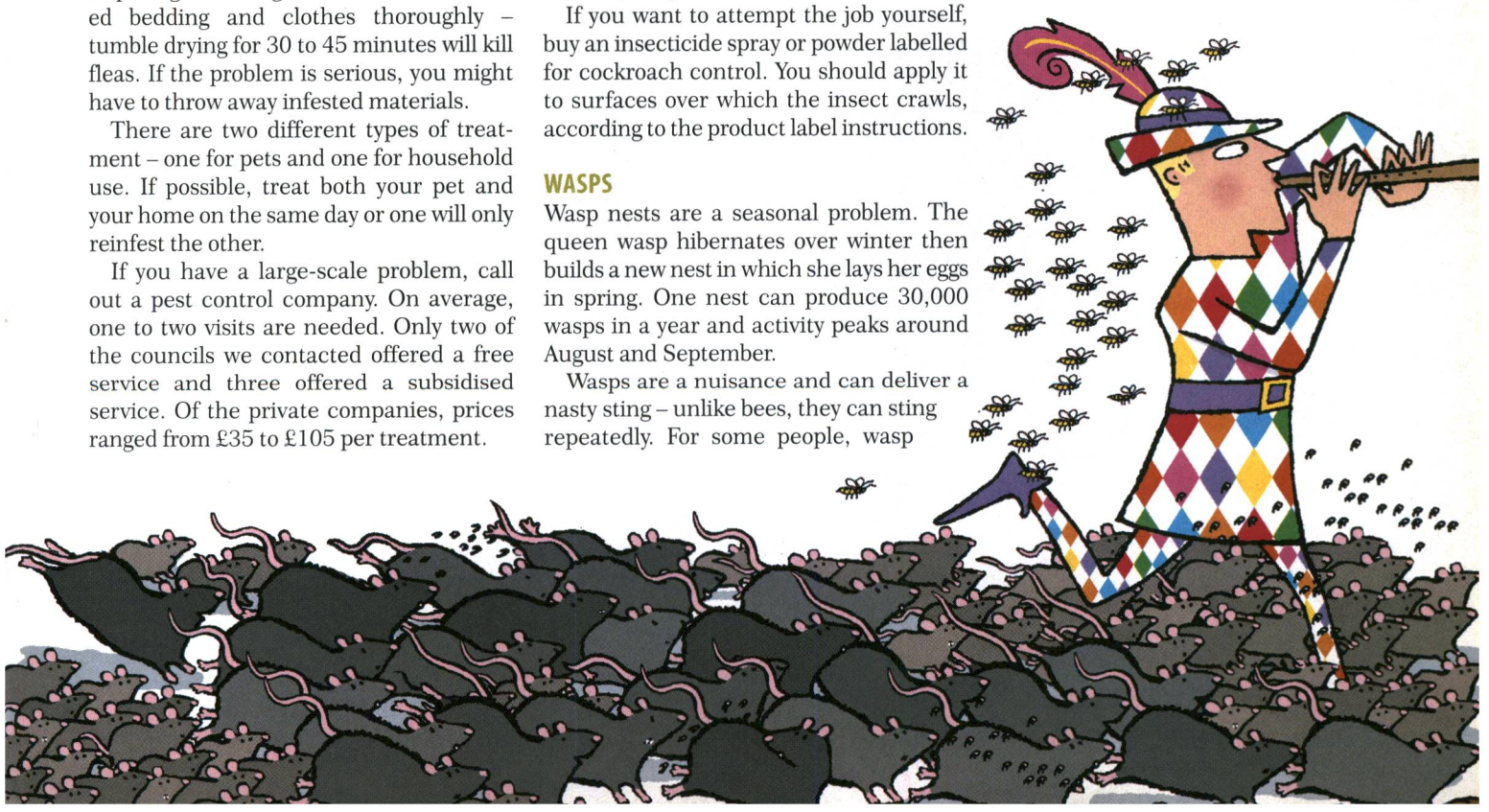
How to deal with them

Wasps have a sweet tooth and are attracted to sugary foods, so take care when eating and drinking outdoors – particularly out of bottles or cans. To prevent stray wasps coming into your house, close windows or attach screens.

Individual wasps can be killed using an insecticide spray. However, you need to be careful if you find a nest – tackling one on your own could be very dangerous, particularly as they're often in inaccessible locations. Most companies told us that a wasp nest can usually be disposed of in one visit but they would re-treat without charge if the wasps reappeared.

None of the councils we contacted offered a free service but four offered a subsidised rate to some residents. Council prices ranged from £12 (subsidised) to £58 (full price) per treatment. Private companies ranged from £23 to £100.

Our experts don't recommend tackling a wasp nest yourself, but if it's in an accessible, open place and you're feeling confident, you can buy a powder insecticide for wasp nest use. Carry out treatment at dusk, when most wasps will be docile and in the nest. Have a safe place to retreat to – and don't wait around to see what happens.



Is anybody listening?

Good value is important but so is good service. We show you how to get both from your gas, electricity and phone line provider

While price is probably the main reason for switching your utility supplier, fears over the alternative's quality of service may hold you back. However, free-to-use bill comparison aids and published complaints figures are a good guide to which are value for money and which are good service providers.

In this report we've used such data to look at electricity, gas and phone line providers together because a few companies now offer all three services.

As we often say, switching supplier may save you money. We recently found an annual difference of £260 for one family between the cheapest and dearest gas and electricity tariff, and helped reduce another's phone bill by more than £210. Websites like www.uswitch.com, www.unravelit.com and www.buy.co.uk use your own, personal energy consumption details and preferences to work out the best value and most suitable electricity or gas deal for you, or you can calculate this yourself using the gas and electricity regulator Ofgem's free factsheet. For phone services, there's www.phonebills.org.uk and www.the-technology-channel.com. However, the former doesn't include all companies, and the latter may recommend companies which aren't available in your area. (See 'Member benefits', *Which?*, June 2001, p50, for details of our special link with buy.co.uk).

NO REGRETS

Earlier this year we found that 9 per cent of users felt they had reason to complain about one or more of the services in the previous 12 months, (see 'I wish to register a complaint…', *Which?*, March 2001, p6), so once you've found the best tariff(s) for you, how do you ensure you're not going to regret switching?

Energywatch (the gas and electricity consumers' watchdog) and Oftel (the telecoms regulator) receive and log thousands of complaints against companies each month. And these are only the problems they hear about. So, while their records aren't a complete measure of overall customer satisfaction, they do give a good indication of what a company's level of service is like and how well it deals with problems.

THE CHARGES AND THE ACCUSED

Many complaints received by Energywatch relate to problems with changing supplier – customers being transferred without their knowledge, for example, and complaints about salespeople. Billing and payment problems are behind the majority of the remaining complaints. Many complaints to Oftel relate to things like being ignored, repairs taking too long, and difficulty contacting the company.

Energywatch shows the number of complaints received about each gas and electricity provider as a proportion of the total number of customers the company has – see www.energywatch.org.uk. In the latest account-related figures available for gas companies before we went to press – February's – Elf at Home and Amerada came out worst and, along

The first two tables show the number of complaints per 10,000 accounts made to Energywatch by existing electricity and gas customers from September 2000 to February 2001 (excluding November 2000). Transfer and direct selling complaints are on its website. The last table shows the five phone companies with the highest number of complaints per 10,000 customers received by Oftel between April and September 2000. For the common complaints and the worst offenders see Oftel's website.

with CPL British Fuels, have done so for several months. Of the electricity providers, ScottishPower was the worst in February and, along with Northern Electric & Gas, British Gas and Npower, is a regular feature at the bottom of the complaints league table.

Oftel does not publish a table showing the number of complaints about all companies – it names only the worst offenders including mobile phone and some internet service providers. The number of complaints made to Oftel about each provider is shown as a proportion of the total number of customers the company has. Worst overall is Cellular Operations & 1st Line – around 3 per cent of its customers complained. Oftel also lists the most complained-about companies in each of ten categories of common complaint, ranked by total number received, which includes some of the larger companies. In the latest figures available – April to September 2000 – BT featured regularly. However, to put this in perspective, this works out as about one complaint per 20,000 customers in most categories.

Complaints levels can signal companies with serious difficulties – Energywatch received a flurry of complaints about Independent Energy before it was taken over. And, of the heavily complained-about telephone companies, World Online stopped providing telephone services and Next Call folded.

The telecommunications industry looks at service as a whole through its comparable performance indicators (CPIs). These show such things as how often faults occur with a company's lines and how quickly they're rectified, how many bill-related complaints it receives, and how quickly complaints are dealt with. Only the largest telephone companies are included, although these cover the vast majority of customers. For details, see 'Contacts and links', p57.

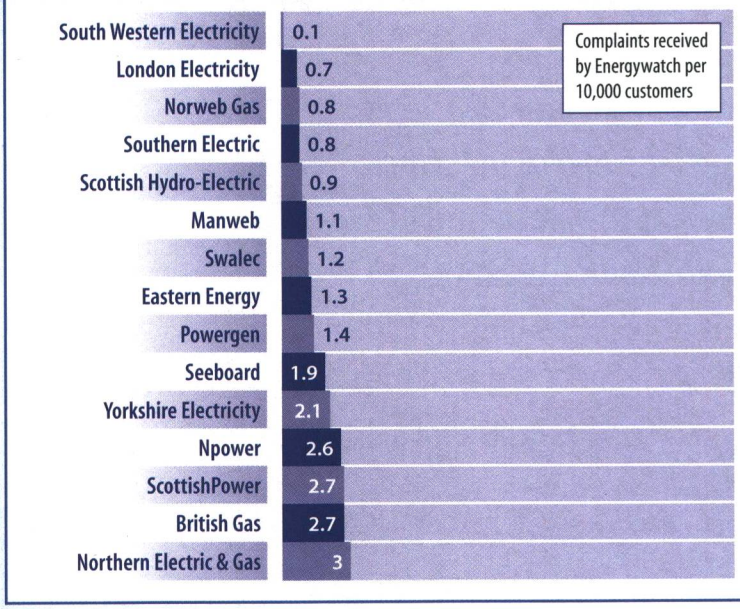
STANDARDS FOR STANDARDS

Electricity companies have had to meet official standards for years – a supply must be restored within 18 hours after a fault, for example, and billing queries answered within five working days – while gas suppliers have generally been left to set their own. This could be a reason why complaints about electricity companies are generally lower than gas companies. But under last year's Utilities Act, Ofgem will set them for both and, for the first time, will have the power to impose financial penalties if they're not met. The Communications White Paper outlines plans to give Ofcom (the future joint radio, TV and telecommunications regulator) the power to force companies to write and abide by a code of practice.

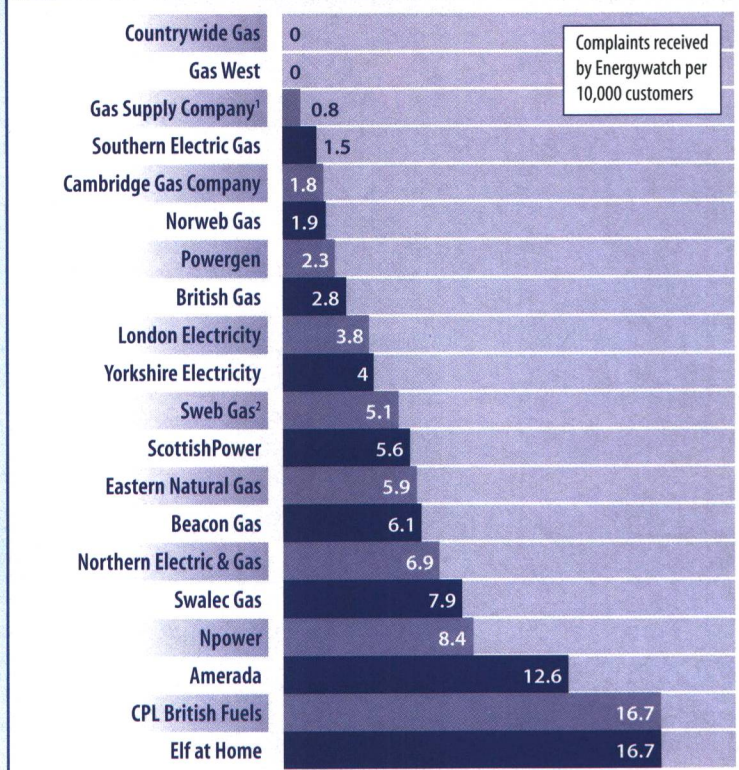
In the meantime, check a company's small print to make sure it sets itself reasonable standards, and avoid regularly complained-about companies.

PHOTOGRAPHY JONNY THOMPSON

ELECTRICITY COMPLAINTS

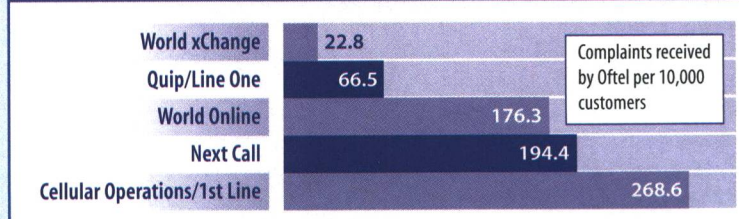


GAS COMPLAINTS



1 As we went to press, Gas Supply Company had not provided figures for February 2001 2 Sweb has since merged with Amerada

TELECOM COMPANIES



HOW'S YOUR NEW CAR?

Would you rather ask a car salesperson or a friend which new car they recommend? We thought as much, so we've asked another 50 *Which?* readers to spill the beans on their cars

There's nothing quite like buying a new car – the excitement and anticipation, the gleaming paintwork and that distinctive 'new car smell'. But after the first few months, the lustre can fade, and you may be left feeling you've bought a real stinker.

Of course, it doesn't have to be that way. That's why we've asked 50 *Which?* readers – ten for each of the five models featured – to give us the nitty-gritty on their cars. All the owners had been driving their new car for at least three months. By this stage, reality should have set in after the honeymoon period. We asked owners about all aspects of their car – how it copes with different types of driving, how comfortable and quiet it is, fuel consumption, looks, practicality and, crucially, whether they would recommend it to a friend.

This time, we've looked at the Mercedes C-class, Nissan Almera Tino, Seat Leon, Vauxhall Agila and VW Beetle. Prices range from just under £7,000 through to over £30,000. Most of the cars broadly meet our readers' expectations, but none is faultless – we highlight any specific problems.

For information on 140 other models, look out for our annual reliability survey in *Which? Car*, published in September.

NISSAN ALMERA TINO: ON-THE-ROAD PRICES RANGE FROM £12,900 TO £16,800

The Almera Tino's distinctive looks are popular with our owners

> **'A solid-built, comfortable car with a leisurely performance'** Ken Wright

DISTINCTIVE LOOKS

The Almera Tino marks Nissan's entry into the five-seater mini-MPV market. All our drivers liked its distinctive looks compared with its rivals. 'I think they've done a fair bit of homework on combinations of all the nice appearances of the other vehicles,' says Brenda Whitted.

The five owners of the 1.8-litre petrol version report good driveability and responsiveness. The three owners of the 2-litre petrol model (automatic only) are satisfied with the car's performance, as are the two that own the 2.2-litre diesel. 'Diesels aren't noted for their acceleration, but it's very satisfactory,' says John Lyward.

Stability is good, while handling and steering are both widely praised. Chris Brothwood, who previously owned the popular Renault Scenic says: 'It actually feels like it's handling better round the bends and corners than the Scenic'. Drivers say the ride is comfortable. Thomas Pemberton says: 'It's fairly hard and that's one of its advantages. It's nice and firm for towing a caravan – and you don't get car sick.'

IDEAL FOR FAMILIES

Inside, the Almera Tino's good use of space makes it ideal for families. There's plenty of legroom all round, and seating is flexible. However, half the owners find removing or folding the back seats difficult. 'The centre seat at the back is exceedingly heavy,' reports Ken Wright. 'You could get a hernia trying to get it out of the car.'

Three owners are also slightly disappointed with boot space, with its intruding wheel arches, but others praise clever cabin storage and lockable compartments.

Nearly all owners are very happy with the easily adjustable, higher driving position, which allows excellent forward visibility. But four owners find the back seat centre headrest and door pillars obstruct rear visibility, and five are concerned about the residue left by windscreen wipers on the driver's side.

The Almera Tino isn't particularly noisy, although some drivers say it's noisier when accelerating or at speed. Owners of the diesel and automatic are mainly happy with the fuel consumption, but drivers of the 1.8-litre petrol feel it's quite high, especially on shorter runs: 'I'm only getting 25 to 30mpg out of her,' says Susan Frett.

PROBLEMS

The Almera Tino has some niggles, though, with six owners seeking repairs from the dealer. Problems include: faulty exhausts, rattle in the rear seats, a faulty airbag warning light, a stuck petrol gauge, and a noisy clutch. Despite this, most owners are pretty satisfied overall, and would recommend the Almera Tino as a practical, comfortable family car.

SEAT LEON: ON-THE-ROAD PRICES RANGE FROM £9,960 TO £14,995

SUPERB ACCELERATION

If you're after a stylish, nippy hatchback, the Seat Leon should be on your short list, according to our owners' verdicts. The three petrol engines (1.4-, 1.6- and 1.8-litre) are praised for their power and acceleration. 'It scared me the first time!', says David Webster about his 1.8 SE. 'I didn't expect it to do that when I put my foot down.'

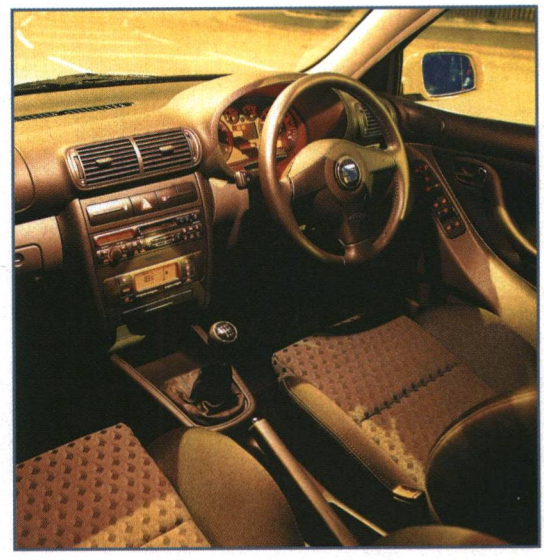
The four diesel owners were even more surprised by the performance of the 1.9-litre engine. John Spinks reckons his diesel Leon could give some petrol motors a run for their money. 'It's superbly good on acceleration for a diesel. I've never had a diesel before, I thought they'd be comparatively sluggish.' Fuel economy is impressive too – Nigel Owen says it was the main reason for choosing his 1.9TDi SE. Rian Blanchard records '52 miles to the gallon, which nobody could complain about.' Petrol owners are similarly satisfied with the mileage returned – only one feels disappointed.

The Leon's seats are very comfortable, and most owners like the firm, but fairly smooth ride. All say there's plenty of space in the front, but opinion is split on room for rear passengers, especially adults. Boot space is described as adequate or better, with the Leon's tall back end giving more room than some rivals. But this design doesn't help rear visibility and parking, as many owners point out. 'The only minus, visibility-wise, is the back window when you've got the three headrests on the back seats, but you could take them off,' says Vivian Gant. Lisa Evers had a problem with the central locking on her Leon, but this was fixed by the dealer.

Seat has built the Leon on the same platform used for its parent company's ever popular VW Golf and Audi A3 (see 'Spot the difference', p17). With its Latin styling, it may not look like either car, but some owners remark on the similarities once inside. Lisa Evers says: 'It's a similar interior trim to an Audi, so the quality of it is quite noticeable.'

VALUE FOR MONEY

Seven owners had compared the Leon with an Audi or VW when shopping around, but the Seat offered better value. Edgar Meacock says: 'For the price there's quite a lot of goodies – it seems to be well finished and built pretty well.' Side airbags and power steering come as standard, with air conditioning or climate control on most models. Seat also cut prices last December, making cost differences between the Leon and Golf or A3 even greater.



"Comfortable, fast, it's very good around corners, very good at roadholding" David Webster

The Seat Leon is a stylish, nippy hatchback, with a similar interior trim to the Audi A3

VAUXHALL AGILA: ON-THE-ROAD PRICES RANGE FROM £6,960 TO £7,450

PRACTICAL AND VERSATILE

The Vauxhall Agila is one of the smallest cars on the market to call itself a mini MPV, along with the Suzuki Wagon R+, its sister car on which it's based. Our readers say it's very practical and versatile. 'It's a workhorse,' says Lynne James. 'You can use it for everything. You can stick the seats down and you've got a van, and it's comfortable to ride in.'

The Agila comes with either a 1- or 1.2-litre petrol engine. The four drivers of the 1-litre say it's slow, but adequate for most types of driving, whereas the 1.2-litre owners report better acceleration in town and on motorways. However, Patricia Tyler is disappointed with the power on inclines: 'If you get up on to any sort of hilly road you've really got to use the gears to get up there.' Owners of both sizes report 39 to 45 miles per gallon.

> "It's like driving sat in your armchair"
>
> **Lynne James**

DECEPTIVELY LARGE

Ease of access is a key consideration for some of the owners. As Thomas Dunne puts it: 'Instead of dropping down to get into the car you just slide straight in – my wife's got arthritis and she finds it very easy to get in and out of.' And, once inside, all owners say the Agila is deceptively large. 'You sit upright and there's plenty of headroom, and you're not closed in by streamlined styling,' reports Howard Allen. 'Most cars I find are quite claustrophobic, but this one isn't.' The amount of glass around the Agila enhances the feeling of spaciousness and, combined with its ride height, offers the driver excellent visibility. 'It's quite a good viewpoint all the way round… the windows seem to make it very airy,' says Patricia Tyler. The higher driving position is generally well liked by most owners, as are the firm but comfortable upright seats.

All ten owners say there is adequate space in the boot for their needs, with the extra height of the car making up for the short floor space. The Agila has innovative storage all round the interior, including numerous handy pockets and drawers under the seats. Most owners are satisfied with the interior, but two reckon it's 'a bit plasticky', and a couple report rattles and squeaks.

Half our owners had to take their car back to the dealer for problems, which included the transmission, head restraint adjustment, 'clonky' suspension and a dented bonnet, but say these wouldn't stop them recommending the car to others.

The Vauxhall Agila is described as comfortable and spacious

MERCEDES C-CLASS: ON-THE-ROAD PRICES RANGE FROM £21,140 TO £30,700

HIGH PRAISE

The new C-class is Mercedes' answer to the traditionally sportier BMW 3-series. It's been four years in the making, boasts a dazzling array of gadgetry, and was launched on to an eagerly awaiting UK market last September. But does it meet our readers' expectations?

The answer seems to be yes, with all ten owners praising many aspects of the car highly (five had also owned the old model). The C-class is available in a choice of four petrol and two diesel engines. All our readers had petrol versions – the C180 (2-litre), C200 Kompressor (2-litre), C240 (2.6-litre V6) and the C320 (3.2-litre V6).

All owners are enthusiastic about performance and handling, the quality of which surprised non-Mercedes and existing Mercedes owners alike. 'It exceeded my expectations,' says Terry Baker. 'Everything is better than the previous model – steering, braking, cornering, comfort, everything. It's almost as if it's a different make of car.'

> "It drives beautifully, it's a first class piece of driving engineering"
>
> **Alan Colvin**

Readers report the C-class's ride to be firm but comfortable, and appreciate the quiet cruising on motorways. All owners are happy with the C-class's fuel consumption, quoting from 26 to 33mpg, depending on engine size and journey.

SEATING AND LEGROOM

Owners agree that there is plenty of legroom in the front, and sufficient in the back, with the front seats being highly adjustable. Bruce Hewett says the option of a split rear seat, taken by four owners, swung his decision over a BMW 3-series. Boot space is suitable for most needs, and owners feel it's well designed to allow easy loading.

Although most owners praise visibility, three think the front- and rear-door pillars are quite thick, and sometimes intrusive, but suggest that this is related to the car's impressive safety features. Two owners have the optional parking sensor, and find this overcomes visibility difficulties. This is one of many gadgets drivers enthuse about, including headlights and wipers that come on automatically, and cruise control. Some owners have found the on-board computer a bit tricky to get to grips with, though, and two complain of false warnings. The computer on Peter Tarrant's C-Class had so many problems that he rejected it, and opted for an SLK coupé instead.

All our Mercedes owners are enthusiastic about performance and handling

NIGGLES

Drivers who bought a C-class soon after its launch have had more teething problems, including minor rattles and electrical faults. Three mention the air conditioning, which can cause misting up on cold days, although dealers fixed this.

Overall, a glowing report for the new C-class, but some technical niggles. Mercedes has recently increased prices.

VW BEETLE: ON-THE-ROAD PRICES RANGE FROM £12,380 TO £16,995

'You're part of a little club – when you drive along the other Beetles flash you' Jayne Trim

STYLISH LOOKS

Not surprisingly, the new VW Beetle's stylish retro looks are its key attraction. It's seen as very much a fun car. 'It's reliving your youth,' as David Flynn puts it. But it's not just a pretty face – Tony Phillips reckons 'it can shift', and nearly all rate performance highly. All owners have the three-door, 2-litre model, which was first to the UK market. The engine is based on the Golf GTi, and six readers feel the Beetle returns a good to average fuel consumption at around 38mpg. But four owners are disappointed: 'It eats up quite a lot of petrol,' says Wendi Brydon.

ROADHOLDING AND STABILITY

Many drivers praise the light power steering and tight turning circle. Simon Parkinson says: 'The roadholding's excellent', but some owners think the Beetle's high sides make it prone to crosswinds on motorways. Four owners say the car's in-built electronic stability program seems to work well in slippery conditions.

The car's large windows, and mirrors with blind-spot eliminators, offer good visibility, although two drivers complain that the rear headrests are obstructive when reversing. Four owners reckon that the Beetle can be a bit tricky to park because the bonnet and boot drop away from view sharply. Instruments are well liked by all, and clearly visible. The driving position is easy to adjust by moving the seat or steering wheel.

GENEROUS HEADROOM

Everyone says there is plenty of legroom in the front, and two reckon headroom is so generous that you could wear a top hat. But nine drivers think the back seats are cramped, especially for adults. Seats are firm, although nearly all owners find them comfortable. The boot is small, but as David Flynn says: 'It can handle the monthly shopping, no problem.' The Beetle has plenty of internal hidey-holes and pockets, although three people complain about the 'tiny' glove box. The interior is generally said to be of a high quality.

Nearly all owners remark on the quiet running of the Beetle, particularly around town, although Simon Parkinson feels this is out of character: 'It doesn't sound like a Beetle… it should sound like a man's sitting in the back with two bin lids!' Just two owners report problems, one with a faulty oil pressure warning light, and another who's complained to VW about severe engine trouble after driving through a deep puddle. However, the Beetle is clearly close to its owners' hearts, and thoroughly recommended if you're seeking fun, rather than practicality.

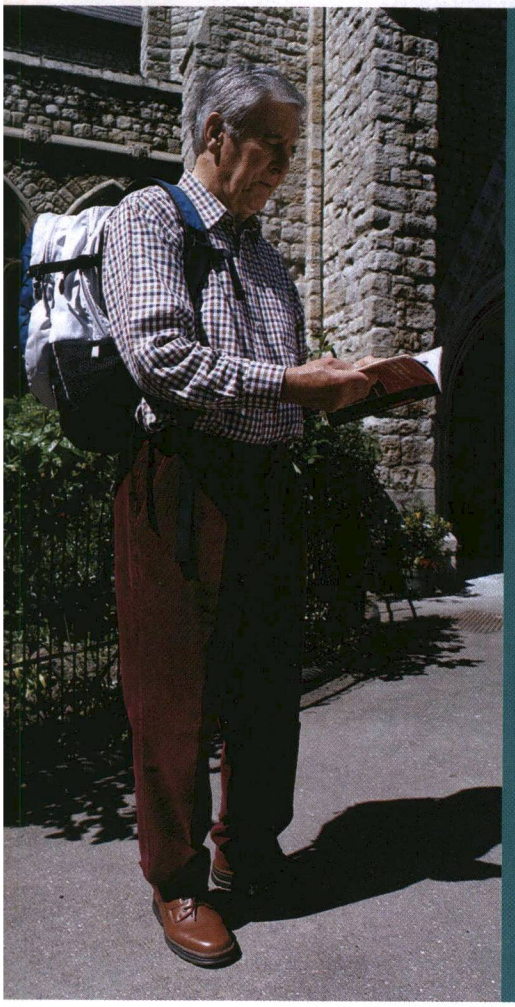
Got a new motor?

We're looking for owners of another group of cars to feature in our next article. If you've recently bought any of the following models and would like to help, please let us know as soon as possible.

E-mail us at whichcar@which.net or write to Dept AS at our Hertford address (see 'Contact us', p58). Please give your name, address and phone number, along with the model of car you've bought.

- **Alfa Romeo 147**
- **Audi A2**
- **Audi A4** (new shape, from March 2001)
- **BMW Compact** (from April 2001)
- **Citroën C5**
- **Ford Mondeo** (from October 2000)
- **Jaguar X-type**
- **Lexus RX 300**
- **Mini** (new model)
- **Peugeot 307**
- **Renault Laguna** (from February 2001)
- **Renault Scenic RX4**
- **Smart Car**
- **Volvo S60**

It's described as fun rather than practical, but the VW Beetle's loyal following is based as much on its performance as on its retro looks



Pack it in!

We've done some rigorous testing of 14 daysacks to help you find one to suit your needs

Whether you're walking in the Dales, heading for the gym, or shopping, a daysack is the ideal way to carry all you need. Some have a collection of straps, loops and pockets. Others have only the bare minimum. But how can you tell which is the one for you?

To help you make the right choice, we asked 50 readers to review 12 daysacks and two 'fashion bags', across various activities, including walking, shopping and cycling. We also asked an expert in field-equipment testing for his opinion on how well made and designed they were.

MAKING SENSE OF FEATURES

Our readers found that some daysacks were much better suited to certain activities than others, and that, at times, sophisticated features made sacks unwieldy or difficult to use. Models with lots of features also tend to be more expensive but price is not always the best indicator of quality.

So if you're thinking about buying a daysack, consider the range of activities you might use it for first. This will help you separate features that are genuinely useful from those that might actually get in the way. In this report we help demystify the jargon, familiar to experienced hikers, to make this process easier.

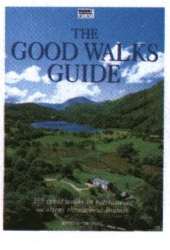
Basic features

Size does matter. You'll find a 20- to 30-litre daysack perfectly adequate for summer walking gear, but if you want to carry camping equipment, heavy winter waterproofs or pack for a short break, a 40-litre sack like the Blacks AC Munroe 40 is probably more appropriate.

Sacks can be made from nylon or polyester. You'll find nylon has a better abrasion resistance and should last longer. The material is treated to give some rain protection but if you expect to be outside in heavy rain a generous zip overlay and well-taped seams will make a big difference to keeping the contents dry. The Blacks, Cotswold New Blue Ice and Vango Force X Country 35 each has a very useful integral rain cover stored in a pocket in its base.

Traditional daysacks, with access via a top opening and with a lid held down by straps and quick-release buckles, were popular with our users. This system lets you carry waterproofs or a fleece under the lid where they remain secure but are easily

WHICH? BOOKS



After you've chosen the right rucksack, put it to good use with the help of *The Good Walks Guide* (£13.99). This paperback features 150 circular walks in Britain. To order call **0800 252 100** quoting GWALKS (WB0701).

PHOTOGRAPHY NICK WRIGHT, JOHN TRENHOLM

TOP TIPS PACKING AND CARRYING A RUCKSACK

Every year, almost half the adult population of the UK suffers from back pain lasting more than 24 hours, according to latest figures from BackCare, the National Organisation for Healthy Backs.

Carrying bags with an uneven weight distribution can put stress on your spine and lead to damage and pain. But because rucksacks of all sizes keep their weight close to the body they should help. To make carrying them even safer, follow these tips.

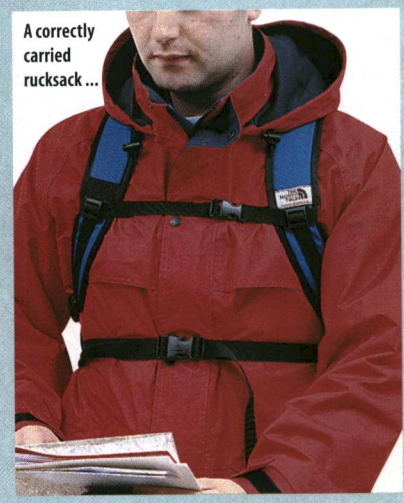
- Adjust shoulder straps if you can so the sack rests against your lower back (where it curves).
- Use a waist belt and chest strap to keep the sack close to your body and to ensure the weight of the load is distributed evenly.
- Always carry the sack over both shoulders.
- Don't overfill the sack. Clear out clutter and carry only what you need.

The way you fill your rucksack can also make a difference. A well-packed load will not only feel lighter but will be easier to move around.

Place bulky items at the bottom and your heaviest gear against the back panel. The lightest items of your luggage should be packed at the top.

If you're out for the day hiking, and are not sure about the weather, keep a fleece and/or waterproofs near the top. Snacks, hats and gloves are well suited to side pockets, but avoid putting too many heavy odds and ends on the outside of the pack because this can ruin your balance.

For extra rain protection, pack any dry clothes into plastic bags first.



A correctly carried rucksack ...

... and a correctly packed one

accessible. The Mountain Equipment Solstice 35 has a strengthened base so you can stand the sack upright and rummage easily. Others have a zipped front panel that gives easier access to the bottom.

Useful features

Some daysacks have quite advanced back systems and shoulder strap designs. Padded backs are often quite comfortable but they will make you sweat if there aren't sufficient gaps in the padding to allow moisture to evaporate. An alternative is the 'spring-tensioned' back such as the Deuter Aircomfort system found on the Blacks AC Munroe 40. This system holds the sack away from you, keeping you drier, but a downside is that they can be draughty on a windy day.

Back and shoulder systems make fit more important, and you should try on a range of sacks (preferably loaded) to feel for pressure points. Unlike larger packs, few daysacks have variable back lengths so if you know you have a particularly long, or short, back you might want to choose a model with adjustable shoulder straps.

Our users thought that pockets were one of the most important features to look for. Their number and size varies enormously and while a secure internal pocket and a couple of external ones is probably sufficient for a short walk, you might want more if you use a daysack for commuting or for the gym. Some have separate compartments, useful for wet and dry gear, others have pockets for mobile phones, key clips and small detachable purses.

A waist belt (which should fit at the hips) is essential if you expect to carry heavy loads, climb, cycle or walk long distances. It distributes the weight more evenly and adds stability, especially if you're moving fast. Waist belts that can be tucked away or removed are handy if you are using the daysack for a range of activities – the Mountain Equipment Solstice 35 waist belt has pockets, suitable for keys or a compass.

Chest straps are popular, but some of our female users found them uncomfortable.

Specialist features

On the sides of the sack you might find compression straps, which let you change the size of the main compartment, or shallow open-topped 'wand' pockets. On dry days these are perfect for carrying maps or a water bottle, say, or when used with compression straps they can hold trekking poles.

Some specialist daysacks have ice axe and trekking pole loops, straps for attaching a sleeping bag or mat, and crampon straps. Looped webbing may be stitched to the front of the sack in a 'daisy chain'. Traditionally, these were designed for carrying climbers' karabiners but they are useful for attaching other clip-on gear such as a torch or mug – ensure the webbing and stitching are up to rigorous usage, though.

The Berghaus Nitro has a mesh net in a zipped base pocket for carrying a cycle helmet. Along with the Mountain Equipment Solstice 35 and Nike ACG, it also has provision for an integral hydration system, allowing you to attach a water bottle and drink on the move. Others have cord on the front of the sack for stowing wet gear. ▶

BEST BUY

Most of the daysacks performed well in our tests, but the very best buy for you will depend on what you mainly want to use it for. Different features suit different activities, so our recommendations reflect this.

If you're looking for a traditional daysack suitable for walking, we recommend the **Mountain Equipment Solstice 35**. At **£45** it was one of the more expensive sacks on test but it has a good range of walking features including a waist belt and chest strap, a trekking pole attachment and wand pockets. It also combines the best ratings for comfort and ease of use of all the sacks on test. With a capacity of 35 litres, it should be big enough for carrying winter or summer walking gear. You'll find it in Field & Trek.

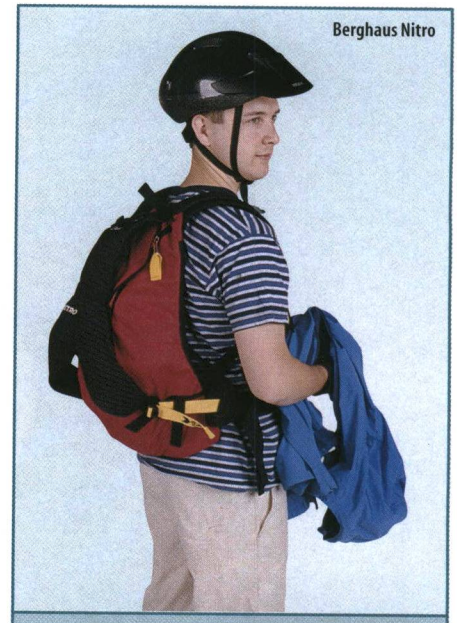
Cyclists should look no further than the **Berghaus Nitro**. This is a specialist adventure-sports sack with a sophisticated and technical design that gives stability and comfort. Access is from the side only so it may not be suitable for general everyday use, but the provision for a hydration system and the cycle helmet net make it a great buy for the mountain bike enthusiast. It is available from Field & Trek, John Lewis, and Snow & Rock, and should cost about **£50**.

City dwellers might consider the **Lowe Alpine Pax 20** available in Cotswold and Field & Trek for **£25**. At 20 litres, this daysack is one of the smallest on test and is well suited to the student or commuter. It has more internal pockets than any of the other models, but with no waist belt, few specialist features and only minimal padding on the shoulder straps it is probably not suited to long distance walking.

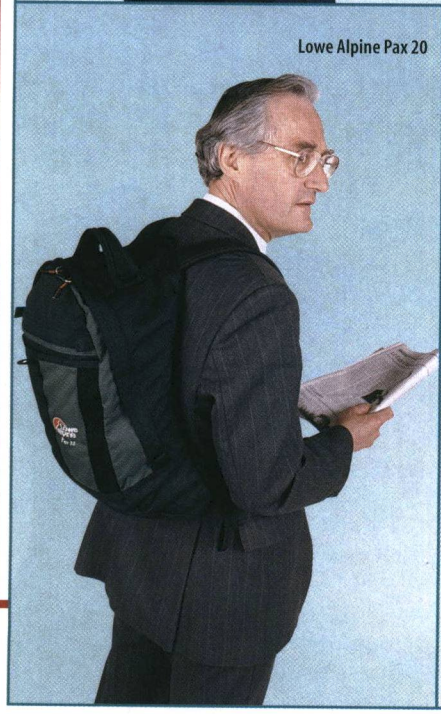
For a truly multi-activity sack you could look at **The North Face Borealis**. This was our users' favourite and the one that they were most likely to buy. It had the highest rating for shopping and rated very well for carrying sports equipment and walking. Priced at **£45** it can be found in Blacks, Cotswold, Field & Trek and Snow & Rock.

We also looked at two 'fashion bags' from **Fila** and **Head**. These are not designed for walking or adventure sports and offer few of the features common to more specialist sacks. However, although they are not Best Buys, they are very good value at **£13** and **£10** respectively and, according to our expert, aspects of the construction (such as some of the stitching on the Fila bag) were of a good standard. These are simple and unsophisticated bags, with only minimal padding, and are best suited to occasional use, light loads and short distances. Both are available from Argos.

Mountain Equipment Solstice 35


Berghaus Nitro

Fila (left) and Head (below)


Lowe Alpine Pax 20

The North Face Borealis

Rucksacks

	Daysacks												Fashion bags	
	Berghaus Nitro	**Blacks** AC Munroe 40 Deuter Aircomfort	**Cotswold** New Blue Ice	**Craghoppers** Adrenaline AD 20	**Karrimor** Spirit 30	**Lowe Alpine** Pax 20	**Mountain Equipment** Solstice 35	**Nike** ACG	**The North Face** Borealis	**Peter Storm** Kinetic 2 Pack	**Regatta** T125 Rambler 25	**Vango** Force X Country 35	**Fila**	**Head** Triactive
Specification														
Price (£) 1▷	50	45	30	35	40	25	45	40	45	25	10	25	13	10
Claimed capacity (litres) 2▷	24	40	30	20	30	20	35	not stated	30	25	25	35	23	not stated
Features														
Number of external pockets	3	2		1	5	2	3	5	4	3	2	1	2	3
Number of internal pockets	2	1	2		4	7	2	1	1	5			1	
Waist belt	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓		
Chest strap	✓	✓	✓				✓	✓	✓	✓		✓		
Number of compression straps	4		4				2	2	2			4		
Trekking pole/ice axe loops		✓	✓		✓		✓	✓			✓			
Hydration system	✓						✓	✓						
Integral rain cover		✓	✓									✓		
Performance														
Shopping 3▷	◒	◒	○	◒	○	○	○	○	☆	◒	○	◒	○	○
Sports equipment 4▷	◒	◒	○	◒	☆	○	☆	○	☆	○	○	○	○	○
Walking 5▷	○	○	☆	○	☆	☆	☆	○	☆	☆	☆	○	○	○
Zips and buckles 6▷	★	★	☆	★	★	★	★	★	★	☆	★	○	★	☆
Manufacturing quality 7▷	★	★	★	★	★	★	★	○	★	☆	☆	☆	○	☆
Storage 8▷	○	○	○	◒	○	○	○	○	○	○	○	◒	○	○
Comfort 9▷	★	☆	★	☆	☆	☆	★	☆	☆	☆	☆	○	○	○
Ease of use 10▷	○	○	○	○	☆	☆	☆	○	☆	☆	○	○	○	☆
Style 11▷	○	○	○	○	☆	○	○	○	☆	○	○	○	○	○
Total test score	79	75	83	68	81	81	86	65	83	77	76	64	61	65

Berghaus Nitro

Blacks AC Munroe 40 Deuter Aircomfort

Cotswold New Blue Ice

Craghoppers Adrenaline AD 20

Karrimor Spirit 30

Lowe Alpine Pax 20

Mountain Equipment Solstice 35

Nike ACG

The North Face Borealis

Peter Storm Kinetic 2 pack

Regatta T125 Rambler 25

Vango Force X Country 35

Fila

Head Triactive

Key
★ ☆ ○ ◒ ●
best — worst
✓ has this feature

NOTES
Sacks highlighted in **red** are featured in our Best Buy Guide, opposite.

Specification
1 This is the price you can expect to pay by shopping around.
2 Manufacturers' claimed capacity.

Performance
3 Users' rating on suitability for shopping.
4 Users' rating on suitability for carrying sports equipment.
5 Users' rating on suitability for walking.
6 Expert's assessment on the quality of zips and buckles.
7 Expert's assessment on the quality of fabric, seams and protection from rain.
8 Users' rating on space and the number and suitability of pockets and straps.
9 Combined ratings from user trial (weight of the sack, comfort and coolness of shoulders and back) and expert assessment on the quality and design of shoulders and back.
10 Users' rating on how easy the sack was to pack and to use the fastenings.
11 Users' ratings on appearance and style.

TOTAL TEST SCORE
This score ignores price and is based on:

Comfort	30%	**Storage**	10%
Fabric quality	15%	**Suitability for walking**	10%
Seams and rain protection	15%	**Suitability for other activities**	10%
Ease of use	10%		

Make the most of the long, warm summer evenings by lighting up your garden

GARDEN LIGHTING

Stephen and Alice Carter have a compact garden on the edge of London. In common with most family gardens it combines many functions – a home for favourite plants, a place to relax on a sunny weekend, a safe children's play area and a route to the garage, and the tumble drier.

Stephen and Alice were attracted to the idea of garden lighting as a way to extend the garden's use into the evening, at least during the summer. But they wanted something that was simple to install and flexible. Low-voltage garden lighting fitted the bill. Stephen and Alice are delighted with the result and particularly like the view from the window when they go to bed. Stephen has fitted a timer switch to turn the lights on at 8pm and off at midnight, and plans to add two more lights leading to the back gate.

We assessed the Carters' garden earlier this year and devised a simple lighting scheme to transform it on summer evenings

1 USE LOW VOLTAGE

With two small children – Georgia, five, and Harry, two – safety was a major consideration for the Carters. Running mains electric cables through a garden is not a job to be undertaken lightly and definitely not without professional help.

Low-voltage lighting systems, however, have many advantages, not least safety. With the mains transformer out of reach indoors, the cable round the garden and the light fittings carry only 12 volts. So you don't need to bury the cable and, even if you accidentally cut it while gardening, you'll come to no harm – at most you'll feel a small jolt.

The more widely available systems are inexpensive and can be assembled with no more than a screwdriver. They can be adapted or added to (within reason) as the garden, or your use of it, changes through the year. Rather than glaring security floodlights, often triggered by movement sensors, low-voltage lighting can be used to create a subtle effect, putting gentle pools of light just where and when you need it.

2 PATH LIGHTING

Before you get carried away with special effects like uplighting and downlighting, consider getting around the garden after dark. Post and path lights cast small patches of light on to the ground around them, just enough to prevent you straying off the path or tripping over a step. Position them at strategic points, particularly to mark steps, turns, obstacles or changes of gradient.

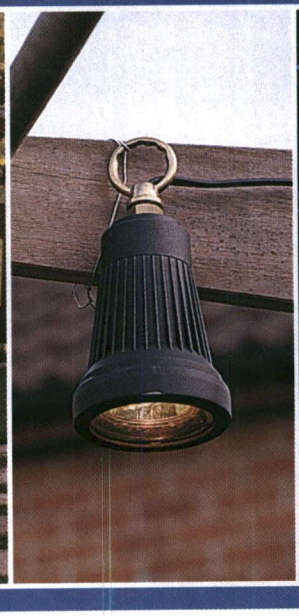
In the Carters' garden we used two tiered post lights, one to mark the point where the stepping stones across the lawn leave the patio, and a second to mark the step to the garage door. We used a plastic version costing only £6, but you can pay £80 or more for a top-of-the-range copper mushroom. The choice of designs and materials is increasing rapidly, even Alan Titchmarsh now has his own branded range of garden lighting. Choose lights which are either unobtrusive or attractive since they will be visible during the day.

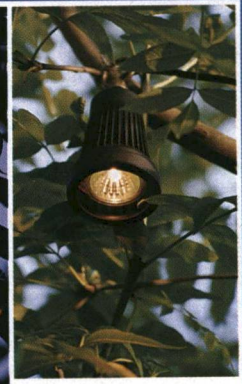
Placing lights at strategic points can help you get around the garden more easily after dark

3 SITTING AREA

The ideal method of lighting a seating area or creating an outdoor room is to use downlighting. Fix spotlights, preferably with a fairly wide beam, as high as you can on a pergola or wall to throw light downwards over a wide area. If necessary, use several to avoid stark shadows and to produce sufficient light. Bear in mind that low-voltage spotlights are usually rated 20W or less, not quite enough for reading by, but sufficient for eating or sipping a glass of wine, perhaps. We used two tree lights, designed for hanging in trees or shrubs, fixed to the frame of the Carters' swing seat to create a gentle pool of light.

An interesting variation on downlighting is called 'moonlighting'. In this case spotlights are fixed high up in a tree shining down through the branches to produce a pool of light complete with shadows, just like moonlight. On larger trees two or more spotlights with their beams crossing above head height will produce softer shadows.





Clever use of spotlights and downlights can help create pretty effects which will enhance an area or particular plants

4 PAINTING WITH LIGHT

Now the practical considerations are taken care of, it is time to have some fun. Spotlights with ground spikes can be placed unobtrusively at ground level to throw light upwards. We chose to spotlight a red-leaved dwarf maple, to add a splash of colour to the scene. What you choose to illuminate is limited only by your imagination. You could pick out a fountain, statue or another man-made feature or, alternatively, plants with coloured leaves or autumn tints or even coloured bark in winter. The advantage of low-voltage spotlights is that you can move them at will around the garden to change the picture or to highlight any particularly spectacular plants.

To create dramatic silhouettes, why not try lighting plants, a trellis or an arch from behind, or light a plant beside a pond to produce a reflection? The aim is to paint a picture with light, as viewed from a sitting area or from the house.

There is a more limited choice of designs for spotlights and downlighters. Plastic versions start at £6 or so, aluminium at around £15, and copper at £100 or more.

You can also get special waterproof low-voltage lights. These can be used underwater and can also be fitted with coloured filters to add colour to a pond or water feature.

SUPPLIERS

For details of suppliers of lighting products, including those featured in this article, see 'Contacts and links', p57.

The effects can be quite spectacular – it just takes some thought and imagination, not necessarily a huge amount of money

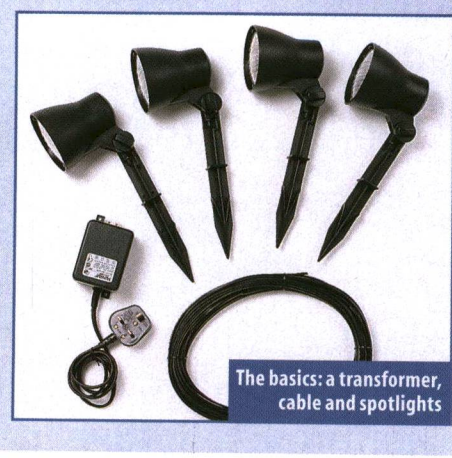
5 BASIC TIPS TO GET YOU STARTED

We used the 12V Ring Select-a-Light system, which allows you to build up your own tailor-made arrangement of lights. The transformer, cable and seven lights cost £120.

Some manufacturers also offer starter kits – for example, four plastic path lights or four plastic spots for around £20, and you can then add additional lights if you want to.

All low-voltage lighting systems work in a similar way.

- Decide what lights you'll need for paths, downlighting and uplighting. Bear in mind that 7W bulbs may be perfectly adequate for path lighting, but a 7W spotlight will be sufficient for only a very small feature, so go for a 20W one for more impact.
- Add up the wattages of the lights and choose a transformer with a higher rating. In the Carters' case, three 20W downlighters, two 20W spotlights and two 7W path lights came to 114W, so we used a 150W transformer.
- Work out roughly how much low-voltage cable you'll need, starting at the transformer and passing each light in turn.
- Position the lights, allowing sufficient spare cable for some adjustment later.
- Most transformers must be indoors, either in the house or an outbuilding, and close to a mains socket.
- Lead the low-voltage cable outdoors through a hole in a wall or door or window frame and run it close to each light in turn, where it will not be damaged easily by hoeing or mowing, say.
- Connect each light to the low-voltage cable, using one of the special connectors provided. As you tighten the connector, metal spikes puncture the twin cable sheaths and make contact with the wires.
- Check the position of each light. You should be able to see the pool of light but not the fitting itself. Make sure stray light does not annoy neighbours or wildlife, such as nesting birds.
- For greater control, you could fit a timer to turn the lights on and off at different times, for example, on at dusk and off at midnight.



The basics: a transformer, cable and spotlights

PHOTOGRAPHY JENNIFER BEESTON

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Got a question for our experts? Want to air your views? Have your say on these pages. This month, questions on do-it-yourself

ASK THE EXPERTS

Sarah Roberts-Wray helps you put your house (and garden) in order, and answers some common DIY queries

Green paint

Our garden shed is full of nearly-empty paint pots. What should I do with them?
Andrew Gould
London E17

A The solvents and chemicals in paint can contaminate the environment so you need to be careful when disposing of it. If you tip too much down the drain, it will pollute local watercourses, and if you throw paint out with your other refuse, it will usually end up in landfill sites.

Paint-recycling schemes are a greener solution. The recycling officer at your local council should have details of facilities in your area. Alternatively, Save Waste and Prosper (SWAP) co-ordinates 36 community paint-recycling schemes across the UK, collecting and distributing unwanted paint to community groups, charities and voluntary organisations. Contact SWAP on 0113 243 8777 or visit www.communityrepaint.org.uk

Wrought iron ruin

My wrought iron gate is showing signs of rust. What is the best way to deal with it?
Jo Seymour
Somerset

A Start by removing all traces of rust – fine steel wool might do the job. If the rust is bad you'll need to use a wire brush – remember to put on safety goggles to do this. You could also try a rust-removing solution. Next, clean the metal with a cloth soaked in white spirit and allow to dry. Smear hinges with oil or grease and paint the rest of the gate to prevent rust developing in the future. You'll need to apply a rust neutralising primer first, then undercoat and gloss as required. Some specialist one-coat rust-inhibiting metal paints are also available.

Flex-ability

The flex on my iron is worn and frayed. It can't be safe but I don't want to buy a new iron. I'm not an electrical expert, but can I fix it myself?
Nicola Collard
East Sussex

A A few years ago this might have been a relatively simple task, and safe enough to tackle at home. But not now. In most cases, manufacturers use different types of flex with different ratings, and some flexes also come with special terminals, integral plugs and/or moulded-on anchorages. Casings have also evolved and now feature clip fixings or security screws that require special screwdrivers. So, even if you can open the iron, you might not be able to replace the flex or fix the casing back in place, which could make the iron unsafe to use. Instead, take the iron to a qualified and competent electrician or repairer and get them to fix a new flex that is supplied or recommended by the iron's manufacturer.

No planning rules OK

Do I need planning permission to convert our old airing cupboard into an en suite bathroom?
Tony Eastwood
East Yorkshire

A No, not usually. Planning permission is required for some external alterations, or if you intend to change the look or use of your property.

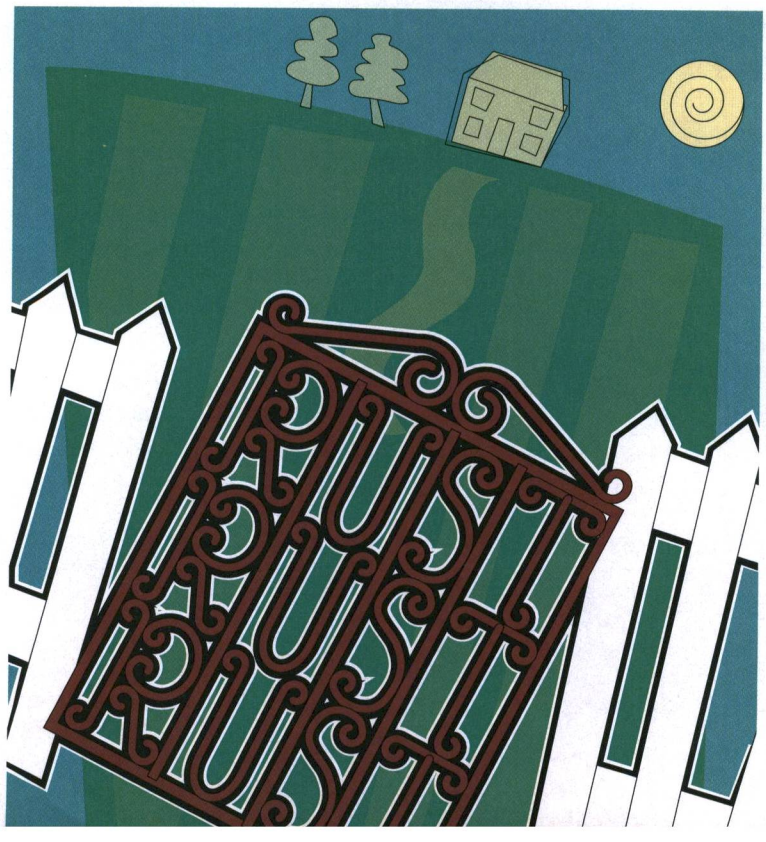


ILLUSTRATION SIMON ROGERS PHOTOGRAPHY JOHN TRENHOLM

GET IN TOUCH

Our experts are now looking for questions on **buying a new car**, **tax** and **gas fires and other gas appliances**. You can send your questions or comments for publication by post or fax to 'Letters page' at our Hertford address, p58 or by e-mail to **experts@which.net**. Which? Online subscribers can also contact us via one of our forum groups.

We give **£15**-worth of Which? Books vouchers to the sender of our star letter; senders of all other letters printed receive **£10** in vouchers. We may edit letters, or use only an extract. We regret that our experts will answer only questions that we publish.

Internal work, such as fitting new bathroom facilities or a new kitchen, just requires building regulations approval. The planning department of your local council will tell you what information you need to submit but generally it will want to make sure that your plans have allowed for suitable ventilation and provision for waste pipes. It will also tell you whether you need Listed Building or Conservation Area consent.

If you have problems with the water supply, such as insufficient water pressure, contact your water supply company. There are also quite stringent requirements on electrical fittings in bathrooms so you might need to employ a qualified electrician.

On the tiles

The white tiles in my bathroom are looking grey and shabby – especially the grouting which is very old and covered in mildew. Eventually I will retile the whole thing but in the meantime is there anything I can do to clean it up?
Emma Messenger
by e-mail

A First, you need to get rid of the mould – a proprietary fungicide or mould killer will be more effective than bleach. If the grout still looks dirty, use a small brush (an old toothbrush will do) and clean it with liquid detergent. Really stubborn stains should be treated with a grout-whitening product. Finally, reapply the fungicide to prevent the mould regrowing.

When you do get round to retiling, use waterproof grout, as this will also discourage mould growth.

WRITEBACK

Share your views with other members

Old-for-new policy

I saw a company offering 'new' computer monitors which were made in 1993. I suspect spare parts would be all but non-existent. Are retailers required to warn people they're buying goods which are unlikely to be repairable?
Kevin Overbury
Northumberland

A No, nor do they have to tell you that a model has been superseded. But the trader could be making a false trade description if the term 'new' is misleading. This is relevant for cars, particularly, where 'new' can mean any of the following: the current model, not sold before, in mint condition, or not repaired.

Decision not in sight

In 'Specs to cost more' (May 2001, p4), you said that VAT on opticians' services was being introduced from June. I've heard that the decision is deferred pending an appeal to a tribunal. Can you clarify this?
Mike Parr
Grimsby

A The Federation of Ophthalmic and Dispensing Opticians (FODO) is bringing a test case against the proposal and will be slugging it out with HM Customs & Excise later this year. No date is fixed for the tribunal but FODO hopes to begin proceedings by November and to have a decision by early next year. It's likely that whoever loses will appeal so it could be a couple of years before there's an outcome. Till then, lenses and spectacles stay VAT-free.

Stand and deliver

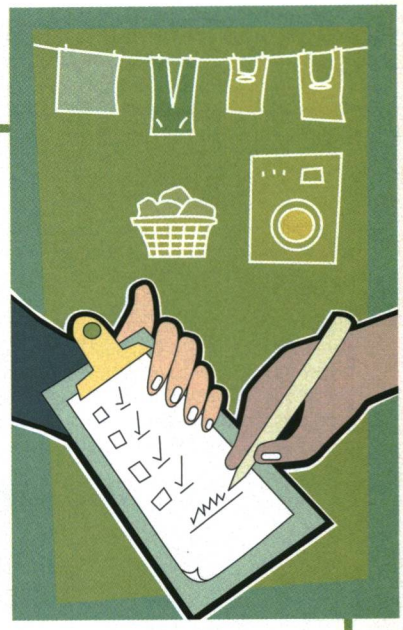
We're familiar with advice to check goods before signing the delivery note, to ensure that they're what we ordered and in good condition. But it's not practical to ask the person delivering the item to wait while we unpack and operate a new hi-fi system, say. Would it be OK to sign the receipt with the note 'goods not examined'?
Graham Firman
Maidenhead

A This is a good idea, and one that should avoid possible confusion later on. However, an amendment to the Sale of Goods Act says you must have the opportunity to examine goods before you're deemed to have accepted them. This means unpacking, inspecting and using the goods for a reasonable period to assess whether they're satisfactory. So, regardless of what the delivery note says, you can still reject the goods and insist on a refund, so long as you act as soon as you find a fault.

SAR-ry I asked

I tried to get SAR (specific absorption rate) values from leading makers for the amount of radiation emitted by mobile phones, but none was willing to tell me. Can they do this?
Wendy Hunt
Harpenden

A Yes, at present they can. That's because there's no recognised standard in the UK for measuring mobile phones' SAR values. The government has recommended the UK adopt an international standard, once one is developed that is scientifically sound (by the end of the year, hopefully), and consumers should then have access to the data. Some values are given on www.saradata.com and on leaflets at Carphone Warehouse and other retailers. But they may differ for the same phone.



Only connect...

I often travel to Newcastle by one airline, then switch to another to complete my journey. If one of the flights were delayed, say, would I have any recourse to redress?
William Short
Newcastle upon Tyne

A Airlines are only obliged to fly you from your place of departure to your destination, to arrive within a reasonable time. They cannot guarantee you will arrive on time. The Warsaw Convention 1929 does offer the chance of compensation but you may face a struggle. It's worth trying, though: more people are making successful claims. You may also be able to claim via your travel insurance.

The Air Transport Users Council may be able to help with unresolved complaints about airlines (but not tour operators or travel agents). Ring 020 7240 6061 Monday to Friday, from 2pm to 5pm.

Next month in 'Ask the experts': **travel vaccinations**

savingsmonitor

Use this page to find a Best Buy for your savings

SAVINGS ACCOUNTS

Our **easy-access accounts** are run by post, telephone or internet. With most you have to wait a few days to get at your savings – either until the cheque arrives or the money has been transferred to another account. But if you need instant access to your money, choose an account that has a cash card. Our Best Buy **notice accounts** require a maximum of 90 days' notice. We give Best Buys for four levels of savings. Choose an account in **red** for the amount nearest to your savings.

We also show **how the account is run** (by post or telephone or via a bank or the internet), the **minimum initial deposit** and, for notice accounts, the **notice** period you need to give.

All our Best Buys are available nationally. But it's worth checking the rates paid by smaller building societies in your area. Institutions change their rates fairly often, so check that your account is still competitive at least every six months.

	How account is run	Interest rate (%)[1] £100	£1,000	£5,000	£10,000	Min initial deposit(£)	Notice (days)	Cash card
Easy-access accounts								
Abbey National eSaver	internet			5.90[2]	5.90[2]	2,000		✓
Bristol & West Direct Rate Tracker	internet			6.05	6.05	5,000		
Egg Internet only	internet	5.25	5.25	5.25	5.25	1		
Halifax Web Saver	internet	5.55	5.55	5.55	5.55	1		
Intelligent Finance Direct Access	phone	5.50	5.50	5.50	5.60	1		
Nationwide BS e-Savings[3]	internet	5.55	5.55	5.55	5.55	1		✓
Newcastle BS Net Savings	internet		5.30	5.30	5.80	1,000		
N&P NetmasterGold Saver[4]	int/post	5.50	5.50	5.50	5.50	1		✓
Scottish Widows Instant Transfer	post/tel	5.40[5]	5.40[5]	5.40[5]	5.45[5]	100		
Notice accounts								
Bristol & West Easy Life 60	branch		5.70[6]	5.70[6]	5.70[6]	500	60	yrly
Manchester BS Select V	postal			6.00	6.00	5,000	60	yrly
Northern Rock Direct Tracker 90	post/tel	5.50	5.50	5.50	5.55	1	90	yrly
Nottingham BS Postal Share	postal		6.15[7]	6.15[7]	6.15[7]	1,000	75	yrly
Scottish Widows Bank 60 Day	post/tel	5.45[5]	5.45[5]	5.45[5]	5.55[5]	100	60	yrly
Universal BS Direct 90	postal			5.85[8]	5.90[8]	5,000	90	yrly

1 Rate before tax 2 Includes a bonus of 1 per cent payable for first six months 3 All transactions via FlexAccount 4 Open to NetmasterGold customers 5 Includes a bonus of 0.5 per cent payable for first six months 6 Includes a bonus of 1.25 per cent payable to 1 December 2001 7 Includes a bonus of 0.75 per cent payable for first year 8 Includes a bonus of 0.35 per cent payable to 1 October 2001

All rates correct at 12 June 2001 Based on data supplied by *MoneyFacts*

MINI CASH ISAS

All our Best Buy mini cash Isas are nationally available and have a notice period of 90 days or less. For amounts up to £999, they also have a minimum deposit of £10 or less. Choose an account highlighted in **red** for the amount nearest your savings.

✓ indicates that the Isa meets the government's **Cat standards** (see p46 of our August 1999 report on Isas).

Isas usually have tiered **interest rates** depending on your balance. Some providers currently offer bonuses on top of these rates as an incentive to attract new investors. In calculating our Best Buys, we've excluded bonuses. But if you're willing to switch when the bonus ends, consider Isas that include bonuses. We also show the **minimum initial deposit**, any **notice** period and whether the account **accepts transfers** from other Isas. Most of the Best Buys offer the same rates for their Tessa-only Isas.

	Interest rate (%) Cat standard	£0-£499	£499-£999	£1,000-£2,999	£3,000+	Minimum initial deposit (£)	Notice (days)	Accepts transfers
C&G		5.70	5.70	5.70	5.70	100		✓
Cheshire BS		5.79	5.79	5.79	5.79	1		✓
Dunfermline BS		5.10	5.10	5.35	5.85	100		✓
Furness BS				5.95	5.95	1,000	90	
HSBC	✓	4.20	4.70	4.70	5.95	1		✓
Mansfield BS		3.64	3.64	3.64	5.89	25[1]	30	
Monmouthshire BS	✓	6.10	6.10	6.10	6.10	10		✓
Nottingham BS			5.75	5.75	5.75	500		
Shepshed BS				5.80	5.80	1,000	60	✓
Smile[2]	✓	6.00	6.00	6.00	6.00	1		✓
Stafford Railway BS	✓	5.75	5.75	5.75	5.75	1[3]		✓
Stroud & Swindon BS	✓			5.75	6.00	1,000		
Tipton & Coseley BS	✓	5.70	5.70	5.70	5.70	1	7	✓

1 Minimum investment for non-locals is £1,000
2 Account must be opened via internet
3 Minimum investment for non-locals is £250

All rates correct at 12 June 2001
Based on data supplied by *MoneyFacts*

REGULAR SAVINGS

We list all the regular savings accounts that are nationally available. Our Best Buys (shown in **red**) pay better rates than those on comparable notice accounts. But when choosing our Best Buys we also consider flexibility – whether the accounts allow any missed deposits or withdrawals, say. Choose an account for the amount closest to your level of savings.

We show the annual interest rate before tax (including bonuses) on balances of £100, £1,000 and £2,500. Most accounts pay the same rate, however much you save.

We give the minimum and maximum payments you can make each month. (Unless footnoted, the amount you need to open an account is the same as the minimum monthly payment.) We show how many times a year you can miss deposits, how many withdrawals you can make without losing the interest bonus, and whether you can make extra payments in addition to your regular monthly account. Term is how long the account runs for (where there is no entry, it means there is no set term).

	Interest rates (%) £100	£1,000	£2,500	Deposits (£) Min payment	Max payment	Conditions Miss deposits	Withdrawals	Extra payments	Term (years)
Bath BS	5.70	5.70	5.70	10	200	0	0		3
Beverley BS	6.30	630	6.30	10	150	0	0		5
Birmingham Midshires	6.40	6.40	6.40	20	1,000	0	0		
Bradford & Bingley BS	5.55	5.55	5.55	10	100	0	0		3
Britannia BS	6.00	6.00	6.00	20	500	0	1		
Chorley & District BS	5.85	5.85	5.85	20	250	0	0		
Coventry BS	6.00	6.00	6.00	10	250	2	0		3
Derbyshire BS	5.50	5.50	5.50	10	500	1	1		
Furness BS	6.20	6.20	6.20	10	100	2	0		5
Halifax	6.25	6.25	6.25	5	500	1	1		
Hanley Economic BS	5.80	5.80	5.80	25	1,000	2	1		
Leeds & Holbeck BS	6.00	6.00	6.00	20	500	0	0		3
Monmouthshire BS	6.45	6.45	6.45	20	1,000	0	0		
Nationwide BS	5.85	5.85	5.85	20[1]	1,000	1	0	✓	
West Bromwich BS	5.50	5.50	5.50	40	2,000	2	2		
Yorkshire BS	5.80	5.80	5.80	10	100	0	0		3

1 You can open account with £1

All rates correct at 12 June 2001 Based on data supplied by *MoneyFacts*

contacts and links

Use our list of contacts and internet links to find out more about the topics in this month's issue or just to save time when shopping around. Links are also given on our website – go to www.which.net/which (*W* = member of Which? Web Trader)

ALL CHANGE (p12)
Goude Design Indicator Gloves 01462 485717
www.indicator-glove.com
Olop B Flash Cruisers 01803 201972
One For All flat TV aerial 0845 601 5002
Songbird hearing aid 0845 234 2343
www.bootshearingcare.co.uk
Takami 0800 783 9812
www.tiny.com
Ubinetics GA100 01763 285181 (technical & sales)
www.ubinetics.co.uk
Watch'n'Go travel VCR 020 8787 3111
www.roadstar.com
WonderWall wallpaper 01254 706026
www.countrydecor.co.uk

ALL-IN-ONE ACCOUNTS (p27)
Britannic Money 0800 550551 (new customers)
www.britannicmoney.com
Clydesdale/Yorkshire Bank 0800 419000/0800 202122
www.clydesdalebank.co.uk
www.ybonline.co.uk
IF 0845 609 4343
www.if.com
Northern Rock 0845 601 1581 (mortgages) 0845 604 0160 (Together Mortgage), or local branch
www.northernrock.co.uk,
Virgin 08456 000001 (new customers)
www.virginone.com
Woolwich 0845 606 6566 or local branch
www.thewoolwich.co.uk

BUILDING SOCIETY CONVERSIONS (p18)
Britannia BS 0800 132304 (savings) 0845 842 9429 (mortgages)
www.britannia.co.uk
Coventry BS 0845 766 5522
www.covbsoc.co.uk
Nationwide BS 0500 302010 (savings) 0800 302010 (mortgages)
www.nationwide.co.uk
Portman BS 0800 807080 (savings 0800 548548 (mortgages)
www.portman.co.uk
Yorkshire BS 0845 120 0100 (savings and mortgages)
www.ybs.co.uk

CHILD CAR SEATS (p22)
Baboo 01827 288002
www.concord.de
Bebe Confort 01484 401802
www.bebeconfort.com
Bebecar 020 8201 0505
www.bebecar.co.uk
Bobob Line 0800 389 8702
www.bobobline.com
Brevi 01630 638978
www.brevi.co.uk
Britax 01264 386034
www.britax.co.uk
Chicco 01623 750870
www.chicco.com
Jané 028 9077 0779
www.jane.es
Klippan 08709 090 501
www.klippan.co.uk
Maxi Cosi 0208 236 0707
Mon Bebe 01484 401100
www.monbebe.co.uk
Mothercare *W* 01923 210210
www.mothercare.com

INSIDE STORY (p4)
The Kitchen Specialists Assn
12 Top Barn Business Centre
Holt Heath
Worcester WR6 6NH

LEAGUE TABLE (p40)
Energywatch 0845 906 0708 (gas) 0845 601 3131 (electricity)
www.energywatch.org.uk
Oftel 020 7634 8700
www.oftel.gov.uk
Comparable performance indicators (CPIs)
020 7821 8651
www.cpi.org.uk

MAKEOVER (p50)
Alan Titchmarsh Products 0845 080 5540
www.alantitchmarsh.com
Arlec 01582 544510
CMS Gardens *W* 01789 763312
www.cmsgardens.co.uk
Gardena 0191 217 1537
Hozelock 01844 292002
Noma 01932 411300
www.noma.co.uk
Ring 0113 276 7676

PEST CONTROL (p37)
British Pest Control Assn (BPCA) 01332 294288
www.bpca.org.uk
National Pest Technician's Assn (NPTA) 0115 952 4333
www.npta.org.uk

PRINTERS (p30)
Brother 0845 606 0626
www.brother.co.uk
Canon 0500 246246
www.canon.co.uk
Epson *W* 0800 220546
www.epson.co.uk
Hewlett Packard 08705 474747
www.hp.com
Kodak 0870 243 0270
www.kodak.co.uk
Lexmark 0870 444 0044
www.lexmark.co.uk
Samsung 01952 292262
www.samsungelectronics.co.uk
Xerox 0800 787787
www.xerox.com

RUCKSACKS (p46)
Berghaus 0191 516 5600 (ask for customer services)
www.berghaus.com
Blacks *W* 0800 214890
www.blacks.co.uk
Cotswold 01285 643434
www.cotswold-outdoor.com
Craghoppers 0161 749 1364
www.craghoppers.com
Fila 0191 495 4900
www.fila.co.uk
Head 01635 555800
www.sportline.co.uk
Karrimor 01254 893133
www.karrimor.com
Lowe Alpine 01539 740840
www.lowealpine.com
Mountain Equipment 01457 854424
www.mountain-equipment.co.uk
Nike 0800 056 1640
www.nike.com
The North Face 01539 738882
www.thenorthface.com
Peter Storm 0800 214890
www.millets.co.uk
Regatta 0161 749 1313
www.regatta.com
Vango 01475 744122
www.vango.co.uk
Other useful contacts
BackCare 020 8977 5474
www.backpain.org

SAVINGS MONITOR (p56)
Mini cash Isas
Cheltenham & Gloucester 0800 717505
www.cheltglos.co.uk
Cheshire BS 0845 755 0555
www.cheshirebs.co.uk
Dunfermline BS 0845 601 3066
www.dunfermline-bs.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
HSBC 0800 520420
www.hsbc.co.uk
Mansfield BS 01246 202055
www.mansfieldbs.co.uk
Monmouthshire BS 01633 844444
Nottingham BS 0115 948 1444
www.nottingham-bs.co.uk
Shepshed BS 01509 822000
www.theshepshed.co.uk
Smile www.smile.co.uk
Stafford Railway BS 01785 223212
Stroud & Swindon BS 0845 741 3853
www.stroudandswindon.co.uk
Tipton & Coseley BS 0121 557 2551
www.thetipton.co.uk
Regular savings
Bath BS 01225 423271
www.bibs.co.uk
Beverley BS 01482 881510
www.beverleybs.co.uk
Birmingham Midshires 0845 972 0721
www.birminghammidshires.co.uk
Bradford & Bingley 0845 600 8885
www.bradford-bingley.co.uk
Britannia BS 0800 132304
www.britannia.co.uk
Chorley & District BS 01257 419105
www.chorleybs.co.uk
Coventry BS 0845 766 5522
www.coventrybuildingsociety.co.uk
Derbyshire BS 0845 600 4005
www.thederbyshire.co.uk
Furness BS 0800 220568
www.furnessbs.co.uk
Halifax 01422 333333
www.halifax.co.uk
Hanley Economic BS 0800 838811
www.thehanley.co.uk
Leeds & Holbeck BS 0500 225777
www.leeds-holbeck.co.uk
Monmouthshire BS 01633 844402
Nationwide BS 0500 302010
www.nationwide.co.uk
West Bromwich BS 0870 514 3668
www.westbrom.co.uk
Yorkshire BS 0845 120 0100
www.ybs.co.uk
Savings accounts
Abbey National www.abbeynational.co.uk
Bristol & West 0845 111 0011
www.bristol-west.co.uk
Egg www.egg.com
Halifax www.halifax.co.uk
Intelligent Finance 0845 609 4343
www.if.com
Manchester BS 0161 833 8880
www.themanchester.co.uk
Nationwide BS
www.nationwide.co.uk
Newcastle BS
www.newcastlenet.co.uk
Northern Rock 0845 600 6767
www.northernrock.co.uk
Norwich & Peterborough BS
www.netmastergold.co.uk
Nottingham BS 0800 083 5747
www.nottingham-bs.co.uk
Scottish Widows Bank 0845 845 0829
www.scottishwidows.co.uk
Universal BS 0800 028 8383
www.theuniversal.co.uk

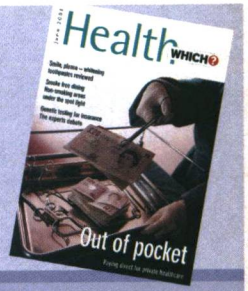
There's more to WHICH? than you think...

Independent advice and information can save you time, trouble and money. But why stop there? Whatever your lifestyle and interests, there's a Which? magazine, book or service to help you get even more out of life.

HEALTH

Health Which?

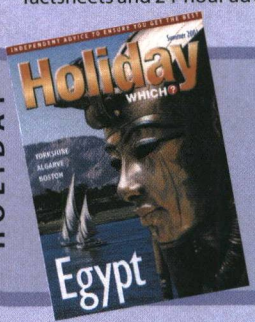
Look after your and your family's health. This bi-monthly magazine offers thoroughly researched information on health and on health services. With free factsheets and 24-hour advice lines.



HOLIDAY

Holiday Which?

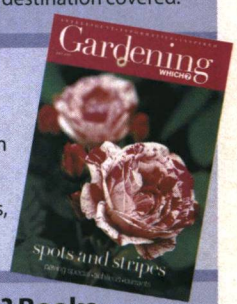
This best-selling magazine is published four times a year, and will help you to make every holiday a success. Superb destination reports that tell it like it is, plus free miniguides on every destination covered.



GARDENING

Gardening Which?

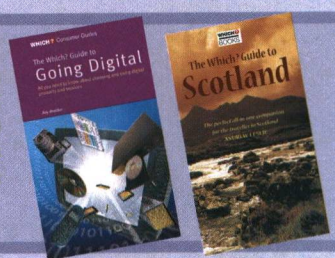
Inspiration and practical advice for everyone who loves gardens and gardening. Published ten times a year, you also get access to soil analysis and border-design services, 24-hour advice lines, free factsheets and much more.



BOOKS

Which? Books

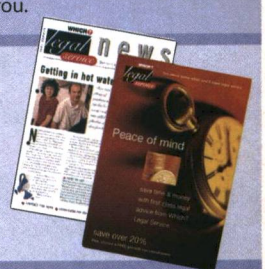
Restaurants, hotels, pubs and B&Bs. Insurance, inheritance or the internet. Whatever your interests, *Which?* has a book for you.



LEGAL

Which? Legal Service

You never know when you'll need legal advice, so make sure you are protected. Enjoy peace of mind with the help of first class consumer lawyers. Plus, *Which?* members save over 20 per cent.



INTERNET

UK web traders displaying the Which? Web Trader logo follow the Which? Code of Practice – letting you shop online with confidence. For more information see **www.which.net/webtrader/** or call **01992 822 888**.

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Check out our website for extra information. There are links to dozens of websites relevant to each issue. You'll find all our current factsheets online, plus each month the *Which?* experts go online to answer your questions – this month we're featuring **getting rid of pests** (see p37). E-mail us your questions from the website. You can also use the online form to give us your views about *Which?*.

SHOPPING OPTIONS – SAVE WITH WHICH?

As a *Which?* member, you can now make big savings on electrical appliances, energy bills, and even on a new car – thanks to our specially negotiated deals.

Value Direct and **Unbeatable** are two companies which sell only over the phone and internet. Value Direct sells a wide range of electrical goods from dishwashers to TVs. Unbeatable offers cameras, camcorders and binoculars. We aim to ensure their prices for *Which?* members are the lowest around by constantly price checking against those from other internet and high-street retailers.

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Finally, if you're thinking of buying a new car, **carbusters.com** could help you save thousands of pounds by importing a car from Europe.

Electrical goods
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Unbeatable 01293 433833
www.unbeatable.co.uk/which

Energy bills
www.buy.co.uk/which

New cars
carbusters.com

HELP WANTED

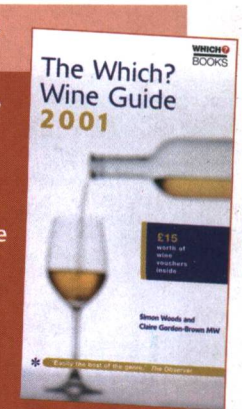
E-mail your replies to helpwanted@which.net or write to our Hertford address (see 'Contact us', below). Please quote the department shown below.

TOO MANY CASH ISAS?
Have you just found out that you've taken out too many cash Isas? If so, please write to Dept BH, and please also let us know whether you'd be willing to feature as a case study in our article.

HELP FOR HOLIDAY WHICH?
If you've used a **children's club abroad** provided by your tour operator or hotel, please send details of your experience to Dept RL. If you've been **'bumped'** (denied boarding to a scheduled flight on which you had a confirmed reservation), contact Dept LuS, and let us know what alternative arrangements the airline made. And if you have had any dealings with **British consulates abroad**, please send details to Dept BT.

BROKEN PROMISES
Have you ever waited in for a delivery or a tradesperson who failed to keep an appointment? Perhaps you've been left out of pocket because, say, you had to send away a plumber when a bathroom wasn't delivered on time? Please write to Dept LE, detailing your experience and saying whether you'd be willing to feature as a case study for our article.

book offer



The Which? Wine Guide 2001 explores the vast range of wine available to the British consumer. With incisive reviews of more than 200 wine merchants, and an A to Z tour of wine-producing regions of the world, you'll find this award-winning guide invaluable. Copies come with three £5 vouchers to spend at participating outlets. Normally £14.99, we're offering the guide at £12.99 from now until 31 July. Ring **0800 252 100**, quoting code **WWG01 (WB0701)**.

Which? factsheets

Our factsheets are free to *Which?* members, and are also available online. If you don't have access to our website, and want to know whether we have a factsheet on a particular topic, ring **0845 307 4000**.

CORRECTIONS

Get away for less, April 2001, p33
The prices we gave for Travelscene were incorrect. This means that Travelscene was not the most expensive package for the Hotel Claris in Barcelona or for the Radisson SAS Alcron, Prague.

Tax Saving Guide, July 2001
The paragraph on road tax, p3, should read: 'From 1 July 2001, the £55 road tax discount is extended to cars with engines up to 1549cc'. The figures in the extra allowances table, p17, refer to the 2001-2002 tax year. And in the section on 'Shares and investments' on p22, we should have said that higher-rate taxpayers pay 32.5 per cent tax.

WHO WE ARE

Which? is researched by Consumers' Association (CA), the UK's biggest independent, not-for-profit consumer organisation.

CA's Council of management Brian Yates **(Chairman)**; Ruth Gee, John Rimington CB **(Deputy Chairmen)**; Susan Baker, Anthony Burton OBE, Neville Duncan, Margaret Ginman, Tanya Heasman, Harriet Kimbell MBE, Michael Levy, Leif Mills CBE, Michael Moore CBE, Gary Waller, Phillip Whitehead MEP, James Woodward-Nutt, Professor Steve Woolgar, Christopher Zealley **CA's Director** Dame Sheila McKechnie

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CONTACT US

Members' Helpline 0845 307 4000
The Helpline team is ready to answer your call Monday to Friday 8.30am to 8pm; Saturdays and bank holidays 9am to 1pm.

Post Membership Services Dept
PO Box 44, Hertford X, SG14 1SH
E-mail which@which.net
Fax 0845 307 4001
Web site www.which.net/which
Outside the UK +44 1992 822800

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quickindex

Here we list the main features in the January to June 2001 issues, and any corrections and updates on these topics. For the articles in this month's issue, see 'Contents', p3.

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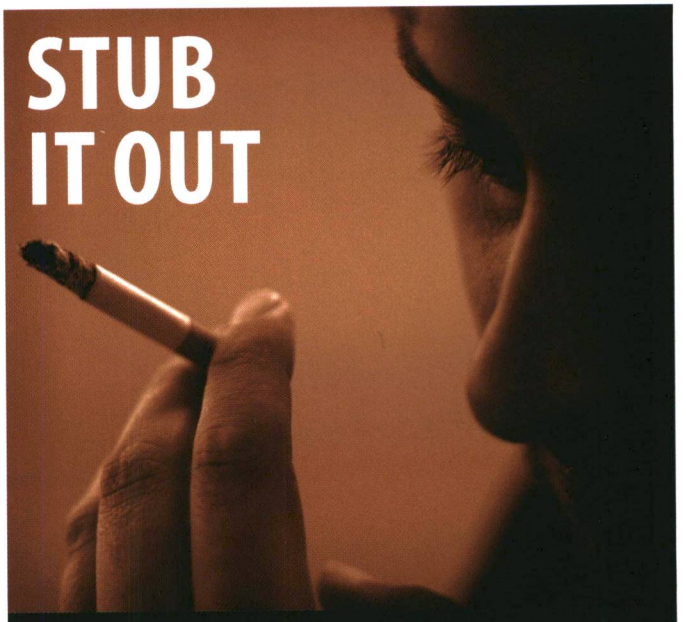
WHICH? next month



STUB IT OUT

Patches, pills, needles ... What's the best way to give up smoking?

● **STAKEHOLDER PENSIONS**
How to pick the Best Buy for you

● **WIDESCREEN TELEVISIONS**
We choose the stars from 19 sets

● **SOLICITORS SUMMED UP**
Their customers speak out

PLUS

- Car reliability – this year's winners and losers
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briefcases

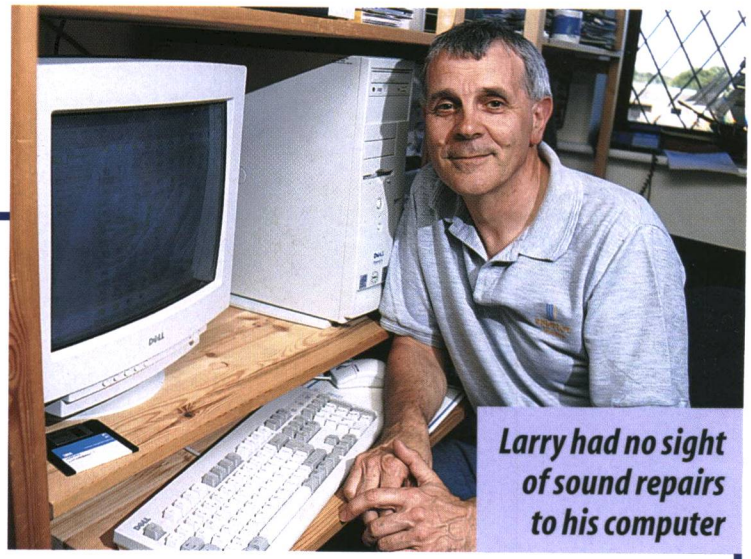
Two recent cases from our lawyers' files

Frozen out

Larry Roper bought a computer for £810 from Sight and Sound Ltd (SSC) using his Beneficial credit card. On the day the computer was installed, it froze and wouldn't work, so Larry took it back to SSC. He collected the computer the next day, but it still didn't work. Eventually, after many frustrating months, SSC agreed to replace it. But the replacement wouldn't work either. SSC admitted that this computer had a fault and said it would repair it. But when Larry got it back, it hadn't been repaired and still wouldn't work. SSC again agreed to repair it.

Larry wrote to SSC to say it was in breach of contract and that he was reserving his right to reject the computer. SSC collected the computer, but, despite many requests, didn't repair or return it.

By now, almost a year had passed since Larry had bought the original computer, and he had had enough. He wrote to SSC to say he was rejecting the replacement and wanted his money back. He also approached us. We told Larry that he had a reasonable case to reject the second computer. We added that, because he had paid by credit card, under the Consumer Credit Act 1974 Beneficial was equally liable for breach of contract. Larry got no satisfaction from SSC, so we advised him to take the case to the small claims court.



Larry had no sight of sound repairs to his computer

Just before the case was due to be heard, Larry read that SSC had ceased trading. We immediately contacted Beneficial's solicitors to remind them of Beneficial's joint liability. Beneficial agreed to pay £890, which included Larry's expenses and court fee. Larry accepted this.

POINT OF LAW

If a breach of contract is established against a supplier, under the Consumer Credit Act 1974 the credit card company is also liable. This is particularly useful if the supplier ceases to trade or goes out of business.

PHOTOGRAPHY ROD LEACH, EDWARD WINPENNY

Claim settled by vouchers

When Michelle Kirby's house was burgled, she put in a claim under her house contents insurance policy with Commercial Union Assurance Company plc (CGU). Loss adjusters were appointed and set the value of the claim at £10,000. They told Michelle she would have to accept payment in the form of vouchers which she could exchange for goods. Michelle's insurance policy had said nothing about this, so she phoned CGU.

Michelle faced a battle to get cash

The member of staff Michelle spoke to agreed to offer her half her claim in cash. Not satisfied, Michelle contacted the manager, but he was only prepared to offer £3,000. Michelle rejected this and he agreed to increase the amount to £4,500. In desperation Michelle accepted this as an interim payment and asked Which? Legal Service for help.

Our lawyers advised her that, if a company refuses to pay a claim in accordance with the terms and conditions of its policy, it is in breach of contract. We told her that CGU could not make her accept vouchers if this was not part of the policy. She should, therefore, write to CGU and ask for the full amount in cash.

Michelle wrote to CGU and asked for the balance, £5,500, to be paid in cash. She got no reply, so we contacted CGU on her behalf. We asked CGU to send Michelle the £5,500 and added that, if it had no intention of doing so, it should provide a letter of deadlock so that Michelle could refer the matter to the Insurance Ombudsman. When CGU didn't reply, we advised Michelle to do this.

At this point, CGU again sent round loss adjusters and then offered Michelle £4,250 in cash. We thought the offer was unacceptable and wrote to CGU. CGU finally offered £5,700 to cover the balance and also, in this case, legal fees. Michelle accepted the offer.

POINT OF LAW

Insurance contracts are legally binding and can't be varied without the consent of both parties. If the company refuses to pay out, and is a member of the ombudsman scheme, ask for a letter of deadlock. You should then be able to get help from the Insurance Ombudsman. In any event, you can pursue your claim through the court.

WHICH? legal service

You never know when you might need legal advice. Join Which? Legal Service and you'll get unlimited phone access to some of the UK's top consumer lawyers providing you with help and legal advice whenever you need it. If your case requires written action, we can handle that too for a very competitive fee. Call free on 0800 252 100 for an information pack. The number for **existing Which? Legal Service members** is **01992 822 828.**